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ABSTRACT

This guide is designed to provide job-relevant tasks, performance objectives, performance guides, resources, teaching activities, and instructional resources for teaching consumer education I and II in South Carolina. It may be used with any teaching method selected by the instructor. Consumer Education I contains four units: demonstrate understanding of consumer's role in the economic system, make financial decisions, manage family income, and behave responsibly in the marketplace. Consumer Education II is divided into eight units: show comprehension of resource management in financing a home, manage the transportation dollar, apply management process in purchasing health insurance, identify types of income insurance plans available to wage earners, apply management process in planning savings and investments, demonstrate understanding of how a will contributes to family security, demonstrate understanding of factors involved in funeral planning, and evaluate job opportunities in the consumer affairs area. Each unit is composed of two to nine competencies. For each competency, these components are provided: performance objective(s), performance guide(s), learning experiences, and instructional resources. Appendixes include the following: an 84-item bibliography; source list for educational media (printed); source list for films, filmstrips, and videos; source list for computer software, kits, and puzzles; 80 supplements; and 40 transparencies. (YLB)

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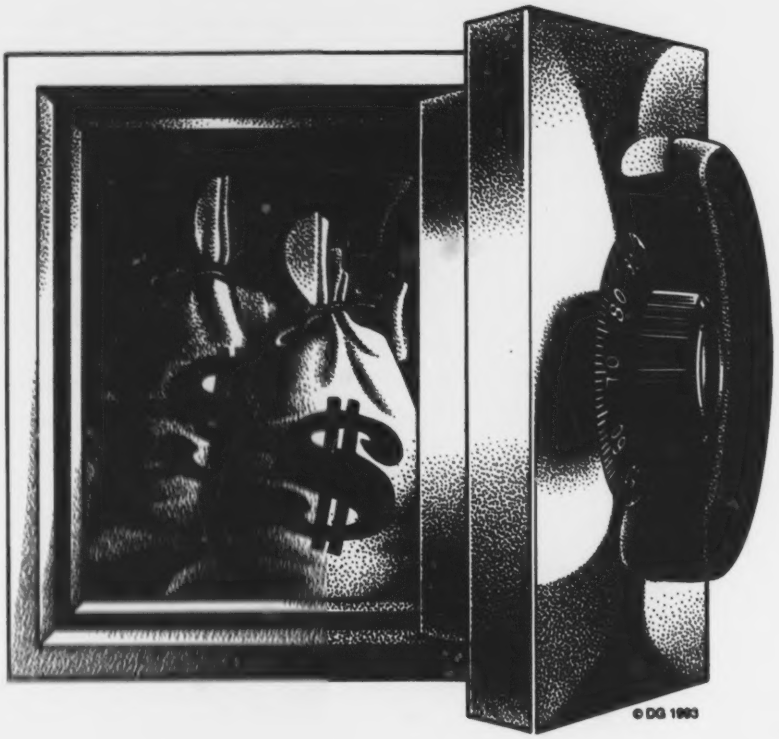

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CONSUMER EDUCATION I & II

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SOUTH CAROLINA GUIDE FOR CONSUMER EDUCATION I & II

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South Carolina Guide for Consumer Education I & II was developed to encompass instruction in the area of home economics. We appreciate the contributions of each committee member toward producing a guide that can be used in our state classrooms.

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INTRODUCTION

This guide addresses the three domains of learning: psychomotor, cognitive, and affective. The following is a brief explanation of each.

Psychomotor

Manipulative skills, such as sharpening a pencil and making a bulletin board display, are representative of activities that are psychomotor in nature. Each performance objective has a performance standard which must be met to demonstrate student proficiency in the manipulative aspect of the competency.

Cognitive

Cognition is the mental process by which knowledge is acquired. To perform psychomotor tasks, students must think. Effective thinking is necessary for successful performance of job tasks. Students gain cognition through real and vicarious experiences. They may read, view tapes, and memorize or practice a process or procedure until they are certain of it. To test knowledge, students may be required to decide the proper procedure, method, or sequence for performance. This is cognitive activity (decision making) at its highest level. This guide enables the instructor to provide decision-making opportunities for students, thus developing their cognitive skills.

Affective

The affective domain deals with attitudes, interests, and values development. Desirable behavior is the learning outcome of the affective domain. This guide presents activities created to promote an understanding of self and others in a working environment. The instructor is encouraged to use the activities to stress how attitudes, values, and goal attainment influence working relationships and productivity.

USE OF THIS GUIDE

This guide is designed to provide job relevant tasks, performance objectives, performance guides, resources, teaching activities, and instructional resources. The guide is also designed to be used with any teaching methods you as an instructor choose. For example, if the lecture/demonstration method is best for you, you will find sufficient help to meet your needs. If you prefer to use discussion or other methods that require student participation, you will find ample help. Regardless of which method is successful for you, this guide can save preparation time and offer innovative methods and procedures. For example, a student may work either alone or on a team while in class and learn skills in direct relation to what is actually done on the job.

The use of small groups in teaching can be helpful when students feel inadequate due to their lack of background information or feelings of physical incompetence. A successful program can provide students with a sense of security by allowing them to interact on a group level. As students gain confidence and discover that they are an essential part of a team engaged in the teaching-learning process, their confidence increases. Individually, they also learn to work without direct supervision. In addition, use of the small-group method permits the instructor to vary instructional routines from lecture or other full-class methods to activities for single students, pairs of students, or any number desired.

In this guide you will find suggestions for specific classroom activities. These activities are not meant to restrict you or your students, but only to offer a variety of learning activities for each task statement.

CONSUMER EDUCATION I

UNIT: A. Demonstrate an understanding of the consumer's role in the economic system.

COMPETENCY: 1. Describe the U. S. economic system.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. After participating in selected learning activities, the learner will explain with 80% accuracy how the American economic system works.	1.1 Define consumer, economy, economics, GNP, production distribution, and consumption.	1.1a Use selected references to locate definitions of the following vocabulary terms: - consumer - economy - GNP - production - distribution - consumption	Dictionary Maedke, Lowe, and Malouf. **Consumer Education**, pp. 4, 57. Plunkett. **The Consumer in America**, pp. 3-4, 8.
		1.1b Discuss the meaning of each vocabulary term.	
		1.1c Use the transparency "Circular Flow of Income" to show the relationship between production, distribution, and consumption in our economy.	Transparency 1: Circular Flow of Income.
		1.1d Work in small groups to develop illustrative examples of the vocabulary terms, and present the results to the class. Examples may include: - graphic depicting the GNP during a specific year - charts showing the production and distribution of goods - bulletin board ideas - collages representing consumption of goods	Chart Paper Newspapers Magazines Art Supplies Transparency Film

CONSUMER EDUCATION I

UNIT: A. Demonstrate an understanding of the consumer's role in the economic system.

COMPETENCY: 1. Describe the U. S. economic system.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
	1.2 Identify basic economic goals of the economy.	1.2a Read and discuss selected references on basic American economic goals.	Maedke, Lowe, and Malouf. **Consumer Education**, pp. 8-9. Wyllie, Lang, Green, and Warmke. **Consumer Economics**, pp. 5-9.
		1.2b Explain the possible consequences of neglecting to address either of the goals of our American economy.	
		1.2c Select one of the economic goals of our nation, and write a two-page essay explaining its impact on the stability of our economic system.	
	1.3 Identify the principles of a free enterprise economy, and compare it with other types of economic systems.	1.3a Read selected references related to the types of economic systems.	Bonnice and Bannister. **Developing Consumer Attitudes**, pp. 18-19. Kimbrell and Kern. **The Savvy Consumer**, pp. 15-16. Maedke, Lowe, and Malouf. **Consumer Education**, pp. 4, 7-8. Peterson. **Economics of Work**, pp. 1-8. Wyllie et al. **Consumer Economics**, pp. 11-23.

UNIT: A. Demonstrate an understanding of the consumer's role in the economic system.

COMPETENCY: 1. Describe the U. S. economic system.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.3b List and discuss the principles of a free enterprise economy.	
		1.3c Compare other types of economic systems with a free enterprise economy in a round-table discussion.	
		1.3d Utilize newspapers, political brochures, magazines, television, and radio reports to gather information related to the different types of economic systems. Share the information with the class.	Newspapers Magazine Political Brochures Television Radio
		1.3e View and discuss the filmstrip "Consumer Awareness: Supply, Demand, Competition and Prices."	Opportunities for Learning, Inc. "Consumer Awareness: Supply, Demand, Competition and Prices." (Filmstrip).
		1.3f Complete the activity sheet "Characteristics of Economic Systems."	Supplement 1: Characteristics of Economic Systems.
		1.3g Complete the learning activity "The Basis of Our Economic System."	Campbell. **The Confident Consumer: Student Activity Guide**, p. 8.

CONSUMER EDUCATION I

UNIT: A. Demonstrate an understanding of the consumer's role in the economic system.

COMPETENCY: 2. Use monetary services available to the consumer.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. After instruction and drill, the learner will identify the different types of banking institutions and their services with 80% accuracy.	1.1 Distinguish between different types of banking institutions and the services each offers.	1.1a Read and discuss selected resources on financial institutions and their services. - Banks Commercial Mutual Savings Savings - Savings and Loan Assoc. - Credit Unions	Bonnice and Bannister. **Developing Consumer Attitudes**, pp. 80-86. Fetterman. **Consumer Credit**, pp. 54-55. Maedke, Lowe, and Malouf. **Consumer Education**, pp. 128-31. Parnell. **Skills for Everyday Living**, pp. 193-94. Wyllie et al. **Consumer Economics**, pp. 166-68.
		1.1b Invite a representative from a local financial institution to explain the types of services offered.	Representative from local financial institution.
		1.1c Complete worksheet on financial institution comparison.	Dlabay. **Decisions: Making Personal and Economic Choices: Student Workbook**, p. 123.
		1.1d Complete learning activities "Comparing Financial Institutions" and "Service of Financial Institutions."	Campbell. **The Confident Consumer: Student Activity Guide**, p. 99. Parnell. **Skills for Everyday Living: Student Activity Guide**, p. 63.

UNIT: A. Demonstrate an understanding of the consumer's role in the economic system.

COMPETENCY: 2. Use monetary services available to the consumer.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
2. Given a hypothetical checking account and monthly bills, the learner will demonstrate the ability to make deposits, write checks, and reconcile the account. All predetermined evaluative criteria must observed.	2.1 Demonstrate ability to open and maintain a checking account, including writing checks and reconciling bank statements.	2.1a Read and discuss selected references related to checking accounts.	Bonnice and Bannister. **Developing Consumer Attitudes**, pp. 84-92. Kimbrell and Kern. **The Savvy Consumer**, pp. 54-62. Maedke, Lowe, and Malouf. **Consumer Education**, pp. 140-49.
		2.1b Collect printed materials from banks explaining their checking services and methods of calculating monthly service charges. Display the materials and present an oral report to the class.	Brochures from local banks
		2.1c View and discuss transparencies detailing writing checks and reconciling a bank statement.	Transparency 2: Making Deposits Transparency 3: Writing a Check Transparency 4: Reconciling a Bank Statement
		2.1d Complete the learning activities "Using Financial Service."	Maedke, Lowe, and Malouf. **Consumer Education: Student Workbook**, pp. 33-38.
		2.1e Interact with the computer assisted learning activity "How to Handle a Checking Account."	The Learning Seed, Inc. "How to Handle a Checking Account." (Computer Software).

CONSUMER EDUCATION I

UNIT: A. Demonstrate an understanding of the consumer's role in the economic system.

COMPETENCY: 2. Use monetary services available to the consumer.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		2.1f Complete selected segments from "Peggy and Mark Carson - Teenage Financial Activities."	South-Western Publishing Co. "Family Financial Management," pp. 71-83. (Kit).
		2.1g Conduct a workshop for the class and other interested persons on opening and maintaining a checking account. (FHA/HERO Activity)	
		2.1h Solve case problems related to checking accounts.	Ryan. **Managing Your Personal Finances**, pp. 117-18.
3. Following appropriate instruction and participation in selected activities, the learner will demonstrate the ability to correctly calculate simple and compound interest.	3.1 Demonstrate an understanding of the effect that interest has upon the consumer's finances.	3.1a Read selected references on interest.	Foster et al. **Creative Living**, p. 210. Kimbrell and Kern. **The Savvy Consumer**, pp. 42-44. Wyllie et al. **Consumer Economics**, pp. 45, 141-45.
		3.1b Define interest, principal, and interest rate.	
		3.1c View and discuss the filmstrip "A Guide to Checking and Savings Accounts."	The Learning Seed, Inc. "A Guide to Checking and Savings Accounts." (Filmstrip).

UNIT: A. Demonstrate an understanding of the consumer's role in the economic system.

COMPETENCY: 2. Use monetary services available to the consumer.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		3.1d Discuss factors related to interest and the consumer's finances. - High Interest Rates - Saving Certificates - CD's - U. S. Savings Bonds - Annuities - Money Market Accounts	Campbell. **The Confident Consumer**, pp. 291-92. Financial Planner or Local Banking Representative
	3.2 Demonstrate the ability to compute interest (simple and compound).	3.2a Read and discuss selected references on computing simple and compound interest.	Foster et al. **Creative Living**, p. 211. Campbell. **The Confident Consumer**, p. 292. Maedke, Lowe, and Malouf. **Consumer Education**, pp. 125-33. Wyllie et al. **Consumer Economics**, pp. 140-41.
		3.2b Complete learning activity "Savings Build Up."	Lobb. "Handling Your Money," p. 23. (Learning Activity Package).
		3.2c Calculate simple and compound interest.	Maedke, Lowe, and Malouf. **Consumer Education: Student Workbook**, p. 31. Bolster, Woodburn, and Gipson. **Consumer and Career Mathematics**, pp. 98-99.

CONSUMER EDUCATION I

UNIT: A. Demonstrate an understanding of the consumer's role in the economic system.

COMPETENCY: 2. Use monetary services available to the consumer.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
4. After participating in selected learning experiences, the learner will correctly identify in writing at least three types and sources of consumer credit.	4.1 Demonstrate an awareness of the types of credit available and an understanding of the cost of each type.	4.1a Read selected references on credit.	Donelly. **Skills for Consumer Success: Workbook**, pp. 57-63. Maedke, Lowe, and Malouf. **Consumer Education**, pp. 167-80. Plunkett. **The Consumer in America**, pp. 103-23. Wyllie et al. **Consumer Economics**, pp. 202-21.
		4.1b View and discuss transparencies "Credit Is" and "Shopping for Credit."	Transparency 5: Credit Is. Transparency 6: Shopping for Credit.
		4.1c Complete the attitude inventory on types of credit.	Maedke, Lowe, and Malouf. **Consumer Education: Student Workbook**, p. 41.
		4.1d Differentiate between consumer and commercial credit.	
		4.1e Complete the APR calculation activity.	Supplement 2: Calculating the APR.
		4.1f Demonstrate the cost of credit by completing the learning activity "Evaluating Credit Terms."	Maedke, Lowe, and Malouf. **Consumer Education: Student Workbook**, pp. 55-56.

UNIT: A. Demonstrate an understanding of the consumer's role in the economic system.

COMPETENCY: 2. Use monetary services available to the consumer.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		4.1g Use selected "World of Work" transparencies to summarize credit concepts.	S. C. Department of Education. "World of Work--Money Management, Financing and Credit." (Transparency Package).
		4.1h Interact with the computer-assisted activity "Credit: The First Step."	Cambridge Home Economics. "Credit: The First Step." (Computer Software).
		4.1i Solve the "credit" crossword puzzle.	Supplement 3: Credit Crossword Puzzle.
	4.2 Distinguish between interest earned and interest paid.	4.2a Utilize case problems to calculate interest.	Supplement 4: Interest Earned and Paid.
5. Following research and participation in selected learning experiences, the learner will explain the relationship between the government and the economy with 85% accuracy.	5.1 Demonstrate an understanding of the government's role in the monetary system and how this affects the consumer.	5.1a Read selected references related to the government's role in the monetary economy.	Maedke, Lowe, and Malouf. **Consumer Education**, pp. 58-64. Peterson. **Economics of Work**, pp. 176-90. Wyllie et al. **Consumer Economics**, pp. 460-73.
		5.1b View and discuss transparency "The Government's Role in the American Economy."	Transparency 7: The Government's Role in the American Economy.
		5.1c Invite a local politician to discuss the government's role in our economy.	Local Politician

CONSUMER EDUCATION I

UNIT: A. Demonstrate an understanding of the consumer's role in the economic system.

COMPETENCY: 2. Use monetary services available to the consumer.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		5.1d Collect and discuss articles related to the government's involvement in the economy.	Newspapers Magazines Brochures Pamphlets
		5.1e Develop a bulletin board that focuses on the government's role in the economy.	
		5.1f Complete activity worksheets: - "Paying for Government" - "Government Agencies Serving You" - "Government Agencies and Their Functions"	Maedke, Lowe, and Malouf. **Consumer Education: Student Workbook**, pp. 17-20. Campbell. **The Confident Consumer: Student Activity Guide**, pp. 125-26.
		5.1g Brainstorm actions consumers may take to help strengthen the economy.	

UNIT: A. Demonstrate an understanding of the consumer's role in the economic system.

COMPETENCY: 3. Analyze the effects of advertising on the consumer.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. Following instruction, the learner will be able to differentiate between good and misleading advertising strategies with 80% accuracy.	1.1 Describe the effect of advertising on consumers.	1.1a Read and discuss selected references.	Curriculum Innovations, Inc. **Current Consumer and Life Studies**, March 1984, vol. 8, no. 7, pp. 3-10. (Periodical). Green. **Consumers in the Economy**, pp. 121-30. Maedke, Lowe, and Malouf. **Consumer Education**, pp. 37-38. Kimbrell and Kern. **The Savvy Consumer**, p. 22-24.
		1.1b Define advertising.	
		1.1c View and discuss transparency "Advertising Can."	Transparency 8: Advertising Can.
		1.1d Debate the positive and negative effects of advertising on the consumer.	
		1.1e Identify an item purchased during the past month that cost $20.00 or more. Explain the impact of advertising on your choice.	
		1.1f View and discuss the filmstrip "Understanding Advertising."	Glencoe Publishing Co. "Understanding Advertising." (Filmstrip).

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UNIT: A. Demonstrate an understanding of the consumer's role in the economic system.

COMPETENCY: 3. Analyze the effects of advertising on the consumer.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.1g Identify your favorite TV commercial and explain how it affects you.	
		1.1h Prepare a poster on effective advertising.	
		1.1i Complete the learning activity "Watch Those Ads."	Webb-Lupo and Gill. **Financial Fitness: Activity Workbook**, p. 10.
	1.2 Interpret advertising claims.	1.2a Identify and analyze different approaches to advertising: - Bandwagon - Testimonial - Snob Appeal - Emotional - Plain Folks - Name Calling	S. C. Department of Consumer Affairs. "Advertisements Demand Sense," pp. 15-17. (Booklet).
		1.2b Collect four ads from newspapers or magazines. Identify the advertising approach used and list the claims implied by each ad.	Newspapers Magazines
		1.2c Interact with the computer program "Advertising: How It Affects You."	Meridian Education Corporation. "Advertising: How It Affects You." (Computer Software).

UNIT: A. Demonstrate an understanding of the consumer's role in the economic system.

COMPETENCY: 3. Analyze the effects of advertising on the consumer.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
2. Given specific examples, the learner will analyze and compare marketing strategies used to promote consumer spending with 80% accuracy.	2.1 Identify and appraise promotional devices used by stores/advertisers.	2.1a Read selected resources.	Oppenheim. **Consumer Skills**, pp. 76-77. Ryan. **Managing Your Personal Finances**, pp. 329-31.
		2.1b List and discuss promotional techniques used by advertisers: - displays - contests and games - coupons - trading stamps - special packaging - sampling	
		2.1c Identify promotional techniques that appeal to you or members of your family and state why.	
		2.1d Participate in an in-house contest based on original jingles, songs, skills, etc., that promote the sale of a product or service of your choice. Videotape sessions for the group to critique, if possible. (FHA/HERO Activity)	

CONSUMER EDUCATION I

UNIT: A. Demonstrate an understanding of the consumer's role in the economic system.

COMPETENCY: 3. Analyze the effects of advertising on the consumer.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
3. After participating in selected learning activities, the learner will determine appropriate solutions to consumer problems with 80% accuracy.	3.1 Demonstrate the right to inquire or complain about products/ services that do not fulfill advertised claims.	3.1a Read selected references.	Green. **Consumers in the Economy**, pp. 136-43. Maedke, Lowe, and Malouf. **Consumer Education**, pp. 28-30, 359. Sasse. **Life Skills: Personal and Home Management**, pp. 190-91.
		3.1b View and discuss the transparency "Advertisers' Code of Ethics."	Transparency 9: Advertisers' Code of Ethics.
		3.1c Complete learning activity "Consumer Problems."	Maedke, Lowe, and Malouf. **Consumer Education: Student Workbook**, p. 7.
		3.1d Discuss guidelines for filing consumer complaints.	U. S. Office of Consumer Affairs. **Consumer's Resource Handbook**, p. 2.
		3.1e Write a formal letter to the president of a firm regarding the quality of a product or service with which you were not pleased.	Supplement 5: Sample Complaint Letter.

UNIT: A. Demonstrate an understanding of the consumer's role in the economic system.

COMPETENCY: 3. Analyze the effects of advertising on the consumer.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		3.1f Identify consumer organizations in the local community and gather information regarding the services they provide. Organize the information and process in the form of a flyer that can be distributed to interested persons. (FHA/HERO Activity)	
		3.1g View and discuss the video "Consumer Fraud: Games Con Men Play."	South-Western Publishing Company. "Consumer Fraud: Games Con Men Play." (Video).
		3.1h Complete the computer software program "Buyer Beware."	Meridian Education Corporation. "Buyer Beware." (Computer Software).
4. Upon completion of this unit, the learner will develop an illustrated "Careful Shopper" brochure according to criteria provided by the instructor.	4.1 Demonstrate the importance of each of the following processes in becoming a careful shopper: read advertisements, ask questions, observe, try different brands, and compare.	4.1a Read and discuss selected references.	Curriculum Innovations Inc. **Current Consumer and Life Studies**, February 1989, vol. 13, no. 6, pp. 23-25. (Periodical). Maedke, Lowe, and Malouf. **Consumer Education**, pp. 103-17. Oppenheim. **Consumer Skills**, pp. 72-76.

UNIT: A. Demonstrate an understanding of the consumer's role in the economic system.

COMPETENCY: 3. Analyze the effects of advertising on the consumer.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		4.1b Role play the following situations: - returning merchandise - getting information from a salesperson (hard sell vs soft sell)	Foster et al. **Creative Living: Student Workbook**, p. 57.
		4.1c Using a teacher developed list of products, collect advertisements for several weeks and compare the prices.	List of consumer products Newspapers Magazines
		4.1d Invite a local home economics extension representative to speak on the topic "Becoming a Careful Shopper."	Local Extension Home Economist
		4.1e Consult available resources to develop a yearly calendar to use when shopping for "good buys."	Manager of local department store Textbooks Brochures Curriculum Innovations, Inc. **Current Consumer and Life Studies**, February 1989, vol. 13, no. 6, pp. 23-25. (Periodical).

UNIT: A. Demonstrate an understanding of the consumer's role in the economic system.

COMPETENCY: 3. Analyze the effects of advertising on the consumer.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		4.1f Utilizing a mock grocery store in the classroom and an advertisement of the specials for the day, select the items you need. Provide facts to justify each item you select.	

CONSUMER EDUCATION I

UNIT: A. Demonstrate an understanding of the consumer's role in the economic system.

COMPETENCY: 4. Describe the effects of consumer behavior on the economic system.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. After instruction, the learner will be able to explain the position of the consumer in a free enterprise economy with 80% accuracy.	1.1 Describe the consumer's position in a free enterprise economy.	1.1a Read and discuss selected references.	Green. **Consumers in the Economy**, pp. 4-5. Maedke, Lowe, and Malouf. **Consumer Education**, pp. 5-7. Wyllie et al. **Consumer Economics**, pp. 25-26.
		1.1b View and discuss transparency "Roles of the Consumer in the Economy."	Transparency 10: Roles of the Consumer in the Economy.
		1.1c List specific activities in which you engage to fulfill your roles in the economy.	
		1.1d View and discuss the filmstrip "The Consumer and the Economy."	Glencoe Publishing Co. "The Consumer and the Economy." (Filmstrip).
2. After participating in classroom learning activities, the learner will write an essay on "The Relationship of Consumer Behavior and the Local Economy." All predetermined criteria must be observed.	2.1 Identify different types of consumer behavior.	2.1a Read selected references.	Bonnice and Bannister. **Developing Consumer Attitudes**, pp. 332-35. Kimbrell and Kern. **The Savvy Consumer**, pp. 307-8. Oppenheim. **Consumer Skills**, pp. 362-80.

UNIT: A. Demonstrate an understanding of the consumer's role in the economic system.

COMPETENCY: 4. Describe the effects of consumer behavior on the economic system.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		2.1b List and discuss the three major categories of consumer behavior: - Ethical Behavior - Effective Consumer Performance - Concern for the Environment	
		2.1c Work in small groups to develop a list of examples of each of the categories of consumer behavior. Share each list with the class.	
		2.1d View and discuss transparency "Our Environment--Our Responsibility."	Transparency 11: Our Environment--Our Responsibility.
		2.1e Research and discuss the functions of the following agencies or organizations: EPA, OPEC, and Bureau of Land Management.	
		2.1f Work in groups to solve problems related to the environmental crisis.	Supplement 6: Save the Environment.
	2.2 Determine what is meant by good and bad consumer behavior.	2.2a Review the list of consumer behaviors and differentiate between good and bad behaviors.	Consumer behavior list developed by the class

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UNIT: A. Demonstrate an understanding of the consumer's role in the economic system.

COMPETENCY: 4. Describe the effects of consumer behavior on the economic system.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		2.2b Invite a resource person to discuss "Consumer Behavior and the Law."	Local Lawyer
		2.2c Complete the supplement "Consumer Behavior Rating."	Supplement 7: Consumer Behavior Rating.
		2.2d Role play consumer behavior in the economy.	Supplement 8: Consumer Behavior Case Studies.
		2.2e Complete the learning activity "Shopping Courtesy."	Campbell. **The Confident Consumer: Student Activity Guide**, p. 39.
	2.3 Determine the effects that shoplifting has upon prices.	2.3a Read and discuss selected resources.	Green. **Consumers in the Economy**, p. 58. Maedke, Lowe, and Malouf. **Consumer Education**, p. 360.
		2.3b Invite a local store manager to discuss the impact of shoplifting on the price of goods offered for sale.	Manager of a local store
	2.4 Determine the effects of boycott procedures upon the business community and the consumer.	2.4a Read selected resources.	Bonnice and Bannister. **Developing Consumer Attitudes**, pp. 352-62. Curriculum Innovations, Inc. **Current Consumer and Life Studies**, March 1984, vol. 8, no. 7, pp. 14-15. (Periodical).

UNIT: A. Demonstrate an understanding of the consumer's role in the economic system.

COMPETENCY: 4. Describe the effects of consumer behavior on the economic system.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		2.4b Define boycott.	
		2.4c Discuss the relationship of the boycott and the "Consumer Movement."	
		2.4d List positive and negative effects of a boycott on the business community and the consumer.	
		2.4e Share personal experiences or knowledge regarding a boycott.	
		2.4f Present a panel of local business persons and consumers to discuss positive ways to meet each other's needs.	
		2.4g Research newspapers and magazines for articles concerning boycotts, and conduct a follow-up of the results and legal ramifications.	
3. Upon completion of this unit, the learner will be able to explain with 85% accuracy the pros and cons of using credit.	3.1 Distinguish between the advantages and disadvantages of credit purchases to the borrower and lender.	3.1a Read and discuss selected resources.	Bonnice and Bannister. **Developing Consumer Attitudes**, pp. 98-101. Ryan. **Managing Your Personal Finances**, pp. 211-12.

UNIT: A. Demonstrate an understanding of the consumer's role in the economic system.

COMPETENCY: 4. Describe the effects of consumer behavior on the economic system.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		3.1b Discuss advantages and disadvantages of using credit.	
		3.1c Explain how the following factors relate to the use of credit: - overspending - reduced purchasing power - opportunity cost - overpriced goods - interest charges - credit fraud	
		3.1d View and discuss the transparency "Credit Yes!! No!!"	Transparency 12: Credit: Yes!! No!!
		3.1e View and discuss the filmstrip "Credit: Handle With Care."	Money Management Institute. Household Financial Services. "Credit: Handle With Care." (Filmstrip).
	3.2 Determine how credit and other services affect a store's prices.	3.2a Read selected resources.	Green. **Consumers in the Economy**, pp. 252-53. Maedke, Lowe, and Malouf. **Consumer Education**, pp. 176-79. McGinley. **Caring, Deciding, and Growing**, pp. 176-79.

UNIT: A. Demonstrate an understanding of the consumer's role in the economic system.

COMPETENCY: 4. Describe the effects of consumer behavior on the economic system.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
			McGinley. **Caring, Deciding, and Growing**, pp. 190-92. Wyllie et al. **Consumer Economics**, pp. 211-12.
		3.2b Discuss the impact of credit on the prices a store charges for goods.	
		3.2c List special courtesies or services provided by some places of business. Write a paragraph expressing your feelings about paying higher prices for goods to offset the cost of the special services.	
4. Following classroom instruction, the learner will develop a fact sheet on "Inflation: A Public Enemy." Predetermined criteria must be observed.	4.1 Define inflation, deflation, recession, and depression.	4.1a Read selected resources.	Green. **Consumers in the Economy**, pp. 58-59. Maedke, Lowe, and Malouf. **Consumer Education**, p. 21. Oppenheim. **Consumer Skills**, pp. 383-84. Federal Reserve Bank of New York. "A Primer on Inflation." "The Story of Inflation." (Booklets).

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UNIT: A. Demonstrate an understanding of the consumer's role in the economic system.

COMPETENCY: 4. Describe the effects of consumer behavior on the economic system.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		4.1b Define the following terms: - inflation - deflation - recession - depression	
		4.1c Differentiate between cost-push inflation and demand-pull inflation.	Transparencies 13A and 13B: Inflation Theory.
		4.1d View and discuss the filmstrip "Understanding Inflation."	Glencoe Publishing Company. "Understanding Inflation." (Filmstrip).
		4.1e Work in small groups to develop posters that illustrate inflation, deflation, recession, and depression.	
	4.2 Determine the effect of inflation and deflation on consumer behavior.	4.2a View and discuss the transparency "Phases of the Business Cycle."	Transparency 14: Phases of the Business Cycle.
		4.2b List and discuss characteristics of each of the phases of the business cycle.	
		4.2c Based on the above characteristics, suggest possible effects of inflation and deflation on consumer behavior in the marketplace.	

UNIT: A. Demonstrate an understanding of the consumer's role in the economic system.

COMPETENCY: 4. Describe the effects of consumer behavior on the economic system.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		4.2d Arrange for a panel discussion including a banker, a company financial officer, a savings and loan manager, and an attorney. Discuss the causes and effects of inflation and deflation.	
		4.2e List and evaluate various ways to combat inflation.	Brenneke and Hamill. **Decisions: Making Personal Economic Choices**, p. 153.
		4.2f Complete learning activity "Inflation and You."	Dlabay. **Decisions: Making Personal Economic Choices: Student Workbook**, p. 66.
		4.2g Complete activity sheet on inflation (long-term project).	Brenneke and Hamill. **Decisions: Making Personal Economic Choices**, p. 156, Problem 4.
5. Upon completion of this lesson, the learner will explain how individuals are taxed with 85% accuracy.	5.1 Define income tax, personal property tax, and sales tax.	5.1a Use selected resources to define vocabulary words: - income tax - personal property tax - sales tax	Campbell. **The Confident Consumer**, pp. 343-50. Maedke, Lowe, and Malouf. **Consumer Education**, pp. 18, 62.
		5.1b Discuss the meanings of the vocabulary words.	
		5.1c Of the three types of taxes discussed, which do you consider to be the fairest and why?	

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UNIT: A. Demonstrate an understanding of the consumer's role in the economic system.

COMPETENCY: 4. Describe the effects of consumer behavior on the economic system.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		5.1d Complete the learning activity "Evaluating Types of Taxes."	Dlabay. **Decisions: Making Personal and Economic Choices: Student Workbook**, p. 30.
6. The learner will list the reasons for, cycle of, and benefits of the taxation process.	6.1 Identify products, services, and facilities supported/provided by tax dollars.	6.1a Read and discuss selected references.	Bonnice and Bannister. **Developing Consumer Attitudes**, pp. 172-80. Campbell. **The Confident Consumer**, pp. 343-50.
		6.1b Explain the three R's of taxation.	Transparency 15: 3-R's of Taxation.
		6.1c Complete the learning activity "Government Agencies Serving You."	Campbell. **The Confident Consumer: Student Activity Guide**, p. 125.
		6.1d Complete a list of products, agencies, facilities, and services that are available in your community and are supported or provided by tax dollars. Share the results with the class.	Maedke, Lowe, and Malouf. **Consumer Education**, pp. 58-61.
		6.1e Explain how one may indirectly benefit from taxes.	------. ------, pp. 58-61.
		6.1f Write an essay titled "How I Benefit From Taxes."	Wyllie et al. **Consumer Economics**, pp. 475-90.

UNIT: B. Make financial decisions.

COMPETENCY: 1. Determine personal consumer values.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. After participating in teacher-selected learning experiences, the learner will define the following terms with 80% accuracy: - consumer - values - needs - wants - attitudes - standards - goals - resources - marketplace	1.1 Define consumer values, needs, wants, attitudes, standards, goals, resources, and marketplace.	1.1a Read selected resources on personal consumer values.	Campbell. **The Confident Consumer**, pp. 25-27. Green. **Consumers in the Economy**, pp. 78-86. Lowe, Malouf, and Jacobson. **Consumer Education and Economics**, pp. 103-6. Maedke, Lowe, and Malouf. **Consumer Education**, pp. 8-14.
		1.1b On a sheet of paper, write thoughts that come to mind when the following terms are used: - consumer - values - wants - attitudes - standards - goals - resources - marketplace	Vocabulary words written on flash cards
		1.1c Explain how the above terms are related to consumer decisions you have made.	

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UNIT: B. Make financial decisions.

COMPETENCY: 1. Determine personal consumer values.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.1d Complete the vocabulary crossword puzzle.	Supplement 9: Vocabulary Crossword Puzzle.
2. Given appropriate resources, the learner will identify basic human needs with 100% accuracy.	2.1 Define basic human needs	2.1a View and discuss the transparency "Basic Human Needs."	Transparency 16: Basic Human Needs.
		2.1b Complete the learning activity "Satisfying Basic Human Needs."	Kimbrell and Kern. **The Savvy Consumer: Teacher's Guide**, p. 15.
3. Following appropriate instruction and learning activities, the learner will do the following: a. list a minimum of eight factors that impact on consumer choices. b. show the relationship between the factors and real and perceived human needs.	3.1 Distinguish between real needs and explain their impact on consumer choices.	3.1a Read selected references.	Maedke, Lowe, and Malouf. **Consumer Education**, pp. 20-21.
		3.1b Explain the difference between real and perceived needs.	
		3.1c Complete the supplement "Factors That Influence My Needs."	Supplement 10: Factors That Influence My Needs.
		3.1d Develop a poster that illustrates examples of real needs and perceived needs.	Poster Board Markers Magazines
		3.1e List consumer choices made during the week. Categorize your choices as "real" and "perceived" needs.	

UNIT: B. Make financial decisions.

COMPETENCY: 1. Determine personal consumer values.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		3.1f Complete the learning activity "Sort Out Your Wants and Needs."	Oppenheim. **Consumer Skills: Student Activity Guide**, p. 11.
		3.1g Complete the learning activity "Making Choices."	Campbell. **The Confident Consumer: Student Activity Guide**, p. 20.
		3.1h Write a paper that explains reasons for considering your needs and wants before making a major consumer decision.	
4. After instruction and participating in classroom learning experiences, the learner will explain with 80% accuracy how an individual's personal value system impacts on quality of life.	4.1 Describe the relationships between personal values, attitudes and standards, and consumer choices.	4.1a Read selected references.	------. **The Confident Consumer**, pp. 47-54. Green. **Consumers in the Economy**, pp. 31-32, 498. Parnell. **Skills for Everyday Living**, pp. 18-19.
		4.1b Review definitions of vocabulary terms: - values - attitudes - standards	
		4.1c Discuss ways in which personal values, attitudes, standards, and consumer choices are interrelated.	

UNIT: B. Make financial decisions.

COMPETENCY: 1. Determine personal consumer values.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		4.1d Complete learning activity "Psychological Aspects of Money."	Campbell. **The Confident Consumer: Student Activity Guide**, p. 22.
	4.2 Determine which goods and services may make life more than existence.	4.2a Read selected resources.	Bonnice and Bannister. **Developing Consumer Attitudes**, pp. 40-43. Green. **Consumers in the Economy**, pp. 82-83. J.C. Penney Company, Inc. **Consumer Education Services. Forum: New Values and Lifestyles: Implications.**
		4.2b Discuss values to consider when choosing a life-style.	
		4.2c Formulate a list of goods and services that contribute to a higher quality of human life. Give reasons for your selection.	
		4.2d Utilize magazines and newspapers to collect articles and pictures related to life-styles. Share collections with the class.	Magazines Newspapers

UNIT: B. Make financial decisions.

COMPETENCY: 1. Determine personal consumer values.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		4.2e Develop and present "Value Skits" that focus on the following: - Teenage Fashions - The Good Things of Life - But We Can't Afford It	
		4.2f Complete the supplement "My Values and Lifestyle."	Supplement 11: My Values and Lifestyle.
		4.2g Complete M.F.E. Module 37: "Choosing a Lifestyle, Part E."	S.C. Department of Education. M.F.E. Module 37: "Choosing a Lifestyle," pp. 303-4.
5. Given appropriate instruction, the learner will relate the impact of advertising and media on an individual's values with 80% accuracy.	5.1 Demonstrate an understanding of the influence of advertising and media in appealing to different values.	5.1a View and discuss filmstrips "Mass Media and Human Behavior" and "The Day Television Died."	The Learning Seed. "Mass Media and Human Behavior." "The Day Television Died." (Filmstrips).
		5.1b List and discuss things teenagers value.	
		5.1c Collect clippings of articles and pictures from newspapers and magazines that illustrate different values. Use the articles and pictures to develop a "Values" bulletin board.	Newspapers Magazines

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UNIT: B. Make financial decisions.

COMPETENCY: 1. Determine personal consumer values.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		5.1d Identify current newspaper, magazine, or television advertisements that focus on values in some way. Select one advertisement from each medium and prepare a written evaluation of it.	Newspapers Magazines Television
		5.1e Participate in a panel discussion of the influence of media advertising on the following: - status symbols - environmental concerns - physical fitness - beauty - material comforts - technical advances	
6. Upon completion of this unit, the learner will be able to analyze his/her personal spending patterns according to individual values.	6.1 Demonstrate how value choices of youth influence their spending patterns.	6.1a Read and discuss "Teenagers in the Marketplace."	Green. **Consumers in the Economy**, pp. 36-37.
		6.1b Keep a record of your purchases for two weeks. Study your record in terms of your values. Provide written answers to the following questions: - How did the results relate to your values?	

UNIT: B. Make financial decisions.

COMPETENCY: 1. Determine personal consumer values.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		- Do your present spending habits appear to help or hinder you? - What changes would you make? 6.1c Construct a checklist to evaluate the use of one's money. Utilize the checklist to analyze the manner in which you use your money.	
7. Given necessary supplies and materials, the learner will participate in a group project that focuses on writing and presenting a puppet show that illustrates the impact of needs, values, wants, goals, attitudes, and standards on consumer decision making.	7.1 Illustrate the effect of personal needs, wants, values, goals, and attitudes/standards on the consumer decision-making process.	7.1a Write a story that illustrates ways personal needs, wants, values, goals, and standards/attitudes influenced a recent decision you had to make.	
		7.1b Complete reinforcement activities related to decision making.	McGinley. **Caring, Deciding and Growing: Teacher's Guide**, Worksheets 6 and 7.

UNIT: B. Make financial decisions.

COMPETENCY: 2. Apply the decision-making process to consumer decisions.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. Given appropriate instruction and practice, the learner will list and discuss with 80% accuracy a variety of choices that exist for consumers.	1.1 Demonstrate an understanding of the variety of choices that exist for consumers.	1.1a Read and discuss selected reference.	Maedke, Lowe, and Malouf. **Consumer Education**, pp. 19-20.
		1.1b Compile a list of consumer choices. Compare list with those of your classmates. Examples include the following: - Whether to spend or to save - How to choose between two products of different kinds - How to choose between two products of the same kind - Whether to pay cash or buy on credit - How much to buy - Where to buy - Whether to buy now or later	
2. Given a list of four possible FHA/HERO projects, the learner will use the decision-making process to determine the best project for the organization. Write a summary of the results and submit for evaluation. Criteria will be provided by the instructor.	2.1 Define decision and list the steps in the decision-making process.	2.1a Read selected references.	Brenneke and Hamill. **Decisions: Making Personal Economic Choices**, pp. 5-12. Curriculum Innovations, Inc. **Current Consumer and Life Studies**, September 1982, vol. 7, no. 1, pp. 4-10.

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COMPETENCY: 2. Apply the decision-making process to consumer decisions.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
			Federal Trade Commission. "Facts for Consumers," Winter 1986. "Buying and Borrowing: Cash In on the Acts," pp. 11-13. (Booklets). Green. **Consumers in the Economy**, pp. 94-96. Maedke, Lowe, and Malouf. **Consumer Education**, pp. 19-21.
		2.1b Define decision.	
		2.1c View and discuss the transparency "Steps in Decision Making."	Transparency 17: Steps in Decision Making.
		2.1d Develop a chart for classroom use that outlines the decision-making process.	Poster Board Markers
		2.1e Complete and discuss the learning activity "Using the Decision-Making Process."	Kimbrell and Kern. **The Savvy Consumer: Activity Manual**, p. 10.
		2.1f View and discuss the video "How to Make Good Decisions."	Sunburst Communications. "How to Make Good Decisions." (Video).

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UNIT: B. Make financial decisions.

COMPETENCY: 2. Apply the decision-making process to consumer decisions.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		2.1g Complete the learning activity "Rational Decision Making."	Campbell. **The Confident Consumer: Student Activity Guide**, p. 28.
3. Following participation in selected learning experiences, the learner will distinguish between personal and impersonal factors that often influence consumer decision making with 80% accuracy.	3.1 Acknowledge personal values, needs, wants, goals, and attitudes/standards which will influence consumer decision.	3.1a Analyze the following case studies and state how personal needs, wants, values, goals, and attitudes/standards influenced the final decision. - Carl Wants Money - Tom Does Not Care - Bill Cannot Decide - The Impossible Dream - A Matter of Priorities	Campbell. **The Confident Consumer**, pp. 48-53.
		3.1b Discuss personal factors that influence consumer decisions: - personal resources - position in life - family or ethnic customs - values and goals	
	3.2 Identify impersonal factors which may influence consumer decisions/choices.	3.2a Read selected references.	Ryan. **Managing Your Personal Finances**, pp. 324-26.
		3.2b Discuss outside factors that often influence consumer decisions:	

UNIT: B. Make financial decisions.

COMPETENCY: 2. Apply the decision-making process to consumer decisions.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		- state of the economy - technological advances - environment - social pressures	
4. Following classroom instruction, the learner will identify a favorite store and list a minimum of five positive reasons for remaining a loyal customer.	4.1 Demonstrate an understanding of how information gathering is necessary to making wise purchases.	4.1a Read selected references.	Bonnice and Bannister. **Developing Consumer Attitudes**, pp. 193-98. Green. **Consumers in the Economy**, pp. 97-100, 106-110. Kimbrell and Kern. **The Savvy Consumer**, pp. 27-30. McGinley. **Caring, Deciding and Growing**, pp. 188-89. Sasse et al. **Life Skills: Personal and Home Management**, p. 188.
		4.1b List and discuss types of product information available to the consumer.	
		4.1c View and discuss the filmstrip "Does Shopping Mean Buying?"	Home Economics School Service. "Does Shopping Mean Buying?" (Filmstrip).

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UNIT: B. Make financial decisions.

COMPETENCY: 2. Apply the decision-making process to consumer decisions.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		4.1d Share personal experiences related to the following: - lack of information resulting in dissatisfaction with a product or service - difficulty in locating sources of a desired product or service - variations in price of a product from different sources - cost of shopping around	
		4.1e Discuss stores, services, and prices as a means of obtaining pre-purchase and point-of-purchase information.	
		4.1f Complete the learning activity "Shop Smart."	Webb-Lupo and Gill. **Financial Fitness: Activity Workbook**, p. 6.
		4.1g Role play shopping courtesies.	
		4.1h Read and discuss the supplement "Tips for Shopping By Mail, By Telephone and By Television."	Supplement 12: Tips for Shopping By Mail, By Telephone and By Television.
		4.1i Interview a store manager or salesperson regarding services provided to customers. Share the results with the class.	Supplement 13: Customer Service Survey.

UNIT: B. Make financial decisions.

COMPETENCY: 2. Apply the decision-making process to consumer decisions.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		4.1j Develop a chart indicating types of stores in the community and services provided by each. 4.1k Discuss the relationship between clientele and the quality of goods and services offered by a store.	Supplement 14: Community Stores and Services.
	4.2 Determine what techniques are most useful in gathering and analyzing information on consumer goods and services.	4.2a Collect advertisements for several products and services and look for the following: - target group - most helpful information - least helpful information - examples of specific and implied information 4.2b Check some of the sources of information to learn more about products or services: - hang tags - labels - catalog descriptions - magazines - newspapers - books - pamphlets - government publications	

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UNIT: B. Make financial decisions.

COMPETENCY: 2. Apply the decision-making process to consumer decisions.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		4.2c Select a label from a product of your choice and evaluate it. Share your findings with the class.	Supplement 15: Taking A Look At Labels.
		4.2d Develop a flip chart or bulletin board to show the difference between good and poor labels.	
		4.2e Develop a "Model Label" for a consumer product.	Supplement 16: How To Be A Smart Consumer.
5. Given simulated situations, the learner will suggest appropriate shopping practices for a variety of products.	5.1 Determine criteria to be used in deciding about the purchase of clothing, bicycles, records, personal care items, transistor radios, sporting goods, etc.	5.1a Discuss buyers' skills.	Maedke, Lowe, and Malouf. **Consumer Education**, pp. 30-31. Oppenheim. **Consumer Skills**, p. 100.
		5.1b Compile a list of factors to consider before purchasing various items. - clothing - VCRs - bicycles - records/tapes - personal care items - sporting goods - cars	Consumer Reports. **1992 Buying Guide.** Green. **Consumers in the Economy**, pp. 453-55. Oppenheim. **Consumer Skills**, pp. 79-81.

UNIT: B. Make financial decisions.

COMPETENCY: 2. Apply the decision-making process to consumer decisions.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		5.1c Complete the following learning activities: - "Wiseguy--Wisebuy" - "Clothing Shopping Skills" - "Grooming Aid Inventory"	Webb-Lupo and Gill. **Financial Fitness: Activity Workbook**, p. 8. Campbell. **The Confident Consumer: Student Activity Guide**, pp. 51, 60.
6. Following participation in classroom activities, the learner will identify a long range consumer goal and utilize decision-making steps to develop strategies for achieving the goal. Criteria will be provided by the instructor.	6.1 Demonstrate consumer decision-making processes.	6.1a Apply the decision-making process in the following ways: - how to spend your summer vacation - reacting to a grouchy salesperson - choosing a restaurant for dinner - planning your wardrobe on a budget - sharing the TV during prime time 6.1b Visit an elementary school and demonstrate the decision-making process for home economics students.	
7. Given a hypothetical income and family, the learner will develop a financial plan to meet an extravagant long-term goal of the family. All predetermined criteria must be observed.	7.1 Describe the relationship between financial planning and expanding the consumer's freedom of choice.	7.1a Read and discuss selected references.	Campbell. **The Confident Consumer**, p. 42. Green. **Consumers in the Economy**, pp. 167-86.

CONSUMER EDUCATION I

UNIT: B. Make financial decisions.

COMPETENCY: 2. Apply the decision-making process to consumer decisions.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
			Kimbrell and Kern. **The Savvy Consumer**, pp. 45-53.
		7.1b Define financial planning.	
		7.1c Explain why consumers should be concerned about financial planning.	
		7.1d View and discuss the transparency "Mystery of the Runaway Family Income."	Transparency 18: Mystery of the Runaway Family Income.
		7.1e Complete the learning activity "Your Money Management Style."	Campbell. **The Confident Consumer: Student Activity Guide**, p. 30.
	7.2 Demonstrate the need to adjust buying decisions to meet problems and responsibilities in adult life.	7.2a Use case studies to determine strategies for meeting financial obligations related to the following: - limited resources - family problems/emergencies	Supplement 17: Adjusting Buying Decisions.

UNIT: B. Make financial decisions.

COMPETENCY: 3. Compare the quality and desirability of competitive goods and services.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. After completing appropriate learning activities, the learner will utilize the library to develop an annotated list of resources consumers may use during comparative shopping endeavors. The instructor will provide criteria for the activity.	1.1 Demonstrate comparison shopping techniques.	1.1a Read selected resources.	Bonnice and Bannister. **Developing Consumer Attitudes**, pp. 196-97. Brenneke and Hamill. **Decisions: Making Personal Economic Choices**, pp. 176-86. Green. **Consumers in the Economy**, pp. 354-57. Maedke, Lowe, and Malouf. **Consumer Education**, pp. 113-14. Private Label Manufacturers Assoc. "Smart Shopper Price Comparison Guide." (Booklet).
		1.1b Define comparison shopping.	
		1.1c Discuss the following comparison shopping techniques: - determining unit price - differentiating between brands: name brands store brands generic products - taking advantage of special sales - considering the use of substitute products	

CONSUMER EDUCATION I

UNIT: B. Make financial decisions.

COMPETENCY: 3. Compare the quality and desirability of competitive goods and services.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		- comparing different forms of foods (canned, frozen, fresh, or dried)	
		1.1d Complete the following learning activities: - Smart Shopper Price Comparison - Comparison Shopping - Unit Pricing	Supplement 18: Smart Shopper Price Comparison. Webb-Lupo and Gill. **Financial Fitness: Activity Workbook**, p. 7. Home Economics Education Assoc: **Teaching Basic Skills Through Home Economics**, pp. 36-37.
		1.1e View and discuss the filmstrip "Comparison Shopping."	Glencoe Publishing Co. "Comparison Shopping." (Filmstrip).
	1.2 Demonstrate use of scientific disciplines to compare the durability and quality of materials prior to purchase.	1.2a Read and discuss the selected resource.	Sasse et al. **Life Skills: Personal and Home Management**, pp. 187-88.
		1.2b Use available resources to conduct research on the quality and durability of different brands of consumer items. - 35mm camera - hair dryer - garbage bag - tape player - curling iron - telephone answering machine - bicycle - calculator	Consumer Reports

UNIT: B. Make financial decisions.

COMPETENCY: 3. Compare the quality and desirability of competitive goods and services.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.2c Utilize a decision making grid to help determine the possible durability and quality of the selected product.	Green. **Consumers in the Economy**, p. 95.
2. Following participation in classroom activities, the learner will conduct a workshop with family members on "Techniques for Evaluating Product and Service Information." A written evaluation of the activity is required and must bear the signature of an adult who participated.	2.1 Determine ways of evaluating product and service information.	2.1a Read selected resources.	Bonnice and Bannister. **Developing Consumer Attitudes**, pp. 209-10. Kimbrell and Kern. **The Savvy Consumer**, pp. 299-302.
		2.1b List and discuss questions to ask or actions to take when attempting to evaluate product or service information. - Are facts missing? - Are the claims realistic? - Is the source reliable? - Don't send money if you have doubts. - Take time for research. - Consider alternate products/services. - Check with the Better Business Bureau.	
		2.1c As a class, develop a "Consumer Checklist" for evaluating consumer information.	Butcher Paper Colored Markers

CONSUMER EDUCATION I

UNIT: B. Make financial decisions.

COMPETENCY: 3. Compare the quality and desirability of competitive goods and services.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
	2.2 Determine the value of warranties and service contracts to the consumer.	2.2a Read and discuss resources related to warranties and service contracts.	"Service Contracts: Hype or Help?" **Changing Times**, August 1986, pp. 69-73. Federal Trade Commission. "Warranties: There Ought To Be A Law." (Leaflet). Consumer Information Center. "What Consumers Should Know About Service Contracts and Repair Services, #568W." (Booklet). Curriculum Innovations, Inc. **Current Consumer Life Studies**, November 1982, vol. 7, no. 3, pp. 27-29.
		2.2b Distinguish between an implied and an expressed warranty.	
		2.2c Work in small groups to evaluate a variety of warranties.	Supplement 19: Does the Warranty Measure Up?
		2.2d Examine sample service contracts and determine the advantages and disadvantages of each.	Service contracts
		2.2e Invite an appliance dealer to explain the purpose and value of service contracts.	Local Appliance Dealer

UNIT: B. Make financial decisions.

COMPETENCY: 3. Compare the quality and desirability of competitive goods and services.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		2.2f Ask a member of your family or a neighbor to share good and bad experiences involving service contracts and warranties. Share the information with the class.	
		2.2g Debate the pros and cons of service contracts and warranties.	
		2.2h Complete M.F.E. Module.	S.C. Department of Education. M.F.E. Module 52: "Selecting a Service Contract."
		2.2i Complete a sample "Complaint Form."	
	2.3 Determine the actual value of product endorsements such as the Good Housekeeping Seal of Approval and Underwriter's Laboratories Seal.	2.3a Read selected resources.	Bonnice and Bannister. **Developing Consumer Attitudes**, p. 211. Green. **Consumers in the Economy**, pp. 100-102.
		2.3b Define seal of approval.	
		2.3c View and discuss the transparency "Seals of Approval." Identify the agency or organization that awards each.	Transparency 19: Seals of Approval.

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UNIT: B. Make financial decisions.

COMPETENCY: 3. Compare the quality and desirability of competitive goods and services.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		2.3d Collect a variety of labels that carry a seal of approval or trademark. Based on experience and research, identify seals you recommend and state why.	Labels Trademarks

UNIT: C. Manage family income.

COMPETENCY: 1. Make decisions regarding the use of income.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. Upon completion of this unit, the learner will demonstrate skill in analyzing factors that influence money management decisions in specific situations. Justifications must be provided for decisions made.	1.1 Demonstrate a knowledge of purchasing power and the wise use of it.	1.1a Read selected resources.	Brenneke and Hamill. **Decisions: Making Personal Economic Choices**, pp. 152-54. Wyllie et al. **Consumer Economics**, p. 203.
		1.1b Brainstorm for a definition of purchasing power.	
		1.1c View the transparency "Purchasing Power." Compare definitions generated in class with the definition given on the transparency.	Transparency 20: Purchasing Power.
		1.1d Write a paragraph that describes your present purchasing power.	
		1.1e View and discuss the transparency "Increasing Purchasing Power."	Transparency 21: Increasing Your Purchasing Power.
		1.2a Discuss the interrelatedness of one's needs, wants, and purchasing power.	
	1.2 Prioritize needs and wants to plan for expenditures in keeping with financial resources.	1.2b View and discuss the filmstrip "Winning the Money Game."	Money Management Institute, Household Financial Services. "Winning the Money Game." (Filmstrip).

CONSUMER EDUCATION I

UNIT: C. Manage family income.

COMPETENCY: 1. Make decisions regarding the use of income.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.2c Role play situations presented in the supplement "Influencing Money Management Plans."	Supplement 21: Influencing Money Management Plans.
		1.2d View and discuss the transparency "Setting Priorities."	Transparency 22: Setting Priorities.
		1.2e Demonstrate an understanding of prioritizing wants and needs to justify spending plans.	Supplement 22: Exercising Money Management Skills.
		1.2f Complete the learning activity "Personal Priorities, Goals and Money."	Parnell. **Skills for Everyday Living: Student Activity Guide**, pp. 56-57.
	1.3 Describe the consequences of a lack of money.	1.3a Share personal experiences related to occasions when a lack of money prevented you from realizing a goal.	
		1.3b Invite a panel of speakers to discuss personal problems and problems associated with a lack of money.	DSS Representative Local Minister Elderly Community Resident Family Counselor
		1.3c Develop a list of resources available to aid those who are experiencing serious financial problems.	

UNIT: C. Manage family income.

COMPETENCY: 1. Make decisions regarding the use of income.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.3d Share your feelings regarding the relationship between a lack of money and your attitude toward saving, work, leisure activities, and family activities.	Supplement 23: Lack of Money Affects Attitudes.
		1.3e Role play the process of legally acquiring goods and services without the use of money.	
2. Given appropriate instruction and practice, the learner will be able to identify a minimum of six sources of financial income for individuals and families.	2.1 Identify sources of family financial resources.	2.1a Read selected resources related to individual and family income.	Brenneke and Hamill. **Decisions: Making Personal Economic Choices**, pp. 123-28. Green. **Consumers in the Economy**, pp. 175-80. Sasse et al. **Life Skills: Personal and Home Management**, p. 135. Wyllie et al. **Consumer Economics**, pp. 40-49.
		2.1b Define the following terms: - bonus - commission - dividends - profits - pension - salary - tips - unemployment compensation - wage	

CONSUMER EDUCATION I

UNIT: C. Manage family income.

COMPETENCY: 1. Make decisions regarding the use of income.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		2.1c View and discuss the transparency "Sources of Personal Income."	Transparency 23: Sources of Personal Income.
		2.1d Discuss advantages and disadvantages of working for a commission.	
		2.1e Invite the personnel director of a local company to discuss fringe benefits provided for employees.	Personnel Director from a local business
		2.1f Identify ways in which personal resources such as time, skills, and knowledge may be used to increase personal earnings.	
3. Following the completion of selected learning experiences, the learner will do the following: a. select four consumer goods. b. develop graphics showing how the price and number purchased between 1985-1990 changed. c. write a summary of the cause(s) of those changes for each consumer good.	3.1 Identify marketplace choices (goods and services) available to the consumer in the use of income.	3.1a Read selected resource.	Green. **Consumers in the Economy**, pp. 35-37.
		3.1b Define marketplace in the broad sense of the word.	Poster Board Colored Markers
		3.1c Work in small groups to develop a chart that compares today's market with the one 50 years ago. Share completed charts with the class.	Construction Paper Magazines

UNIT: C. Manage family income.

COMPETENCY: 1. Make decisions regarding the use of income.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		3.1d Discuss the influence of teenage consumers in the marketplace today.	
		3.1e Differentiate between goods and services.	
		3.1f Brainstorm for a list of goods and services commonly used by consumers. Discuss personal satisfaction derived from the acquisition of each. How much of your personal income are you willing to pay for the goods or services?	
	3.2 Analyze costs of personal activities and purchases.	3.2a Read selected references related to the effect of supply and demand on the costs of goods and services.	Brenneke and Hamill. **Decisions: Making Personal Economic Choices**, pp. 41-45. Oppenheim. **Consumer Skills**, pp. 64-65. Wyllie et al. **Consumer Economics**, pp. 51-62.
		3.2b Explain how the price system works in our economy.	Transparency 24: Factors Affecting Prices.
		3.2c Discuss advantages and disadvantages of the price system.	Ryan. **Managing Your Personal Finances**, pp. 429-31.

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UNIT: C. Manage family income.

COMPETENCY: 1. Make decisions regarding the use of income.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		3.2d Complete learning activities "Market Structures" and "Supply and Demand."	Dlabay. **Decisions: Making Personal and Economic Choices: Student Workbook**, pp. 17-18.
4. Upon completion of this unit, the learner will be able to correctly explain the financial management process as it relates to various stages of the family life cycle.	4.1 Identify family life stages which will influence financial planning.	4.1a View and discuss the transparency "Family Life Cycle Stages."	Transparency 25: Stages of Family Life.
		4.1b Read selected references related to managing finances during the various stages of the family life cycle.	American Council of Life Insurance, Health Insurance Association of America. "Consumer Notes: Checklist for Change: Financial Planning for Life's Transitions." (Pamphlet). Sasse et al. **Life Skills: Personal and Home Management**, pp. 60-65.
		4.1c Identify financial management needs associated with each stage.	Green. **Consumers in the Economy**, pp. 169-72.
	4.2 Demonstrate how personal and family resource management may produce changes in family life-styles.	4.2a Brainstorm for situations where resource management skills determine the quality of family life. Suggest alternative management skills for the situations that resulted in a low quality of family life.	

UNIT: C. Manage family income.

COMPETENCY: 1. Make decisions regarding the use of income.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
	4.3 Demonstrate the ability to adjust/revise consumption patterns/spending plans throughout the life cycle.	4.3a Explain why it is necessary to periodically revise family consumption and spending patterns.	
		4.3b Develop examples of spending patterns for various stages of the life cycle. Give consideration to individual and family values, needs, wants, and goals.	Supplement 24: Adjusting Life Cycle Spending Patterns.
		4.3c Interact with computer programs related to income and life-styles.	Clo's Line. "Days of Their Lives." "Days of Your Lives." (Computer Software).

UNIT: C. Manage family income.

COMPETENCY: 2. Form a money management plan.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. Following research and participation in learning experiences, the learner will develop a poster that illustrates the historical origin of money. The criteria provided by the teacher must be observed.	1.1 Demonstrate an understanding of money as the representative of financial worth/wealth.	1.1a Read selected resources.	Brenneke and Hamill. **Decisions: Making Personal Economic Choices**, p. 23. Green. **Consumers in the Economy**, pp. 200-202. Kimbrell and Kern. **The Savvy Consumer**, pp. 36-37. Wyllie et al. **Consumer Economics**, pp. 163-65.
		1.1b Define money.	
		1.1c Discuss the historical origin of money.	
		1.1d View and discuss the transparency "Functions of Money."	Transparency 26: Functions of Money.
		1.1e Develop a poster on the history of money.	
		1.1f Discuss money as in indicator of worth or wealth.	
		1.1g Research present day prominent financial figures such as the following:	Library Magazines Newspapers

UNIT: C. Manage family income.

COMPETENCY: 2. Form a money management plan.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		- Linda Johnson Rice - Maria Shriver - Donald Trump - Ted Turner - Oprah Winfrey Do you think they are totally satisfied with their lives? Gives reasons for your response.	
		1.1h Brainstorm what the world would be like without money. Share the results of this activity with the class.	
2. After participating in appropriate classroom activities, the learner will develop a plan for using resources to improve personal satisfaction and financial status.	2.1 Identify personal resources.	2.1a Discuss human resources associated with financial security. - Education - Skills - Energy - Time	
		2.1b List ways individuals may improve their financial status through the use of human resources.	

UNIT: C. Manage family income.

COMPETENCY: 2. Form a money management plan.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		2.1c Plan a fund-raiser for FHA/HERO based on the use of talents and skills of the membership.	
	2.2 Devise a personal plan for the use of resources.	2.2a Develop a plan for using resources to increase satisfaction with your purchasing power.	Supplement 25: Working With Personal Resources.
		2.2b Complete M.F.E. Module 9.	S.C. Department of Education. M.F.E. Module 9: "Choosing Resources." Dictionary
3. Upon completion of this unit, the learner will complete a written assessment based on identified vocabulary terms. A score of 85% must be achieved.	3.1 Define income, gross salary, salary deductions, net salary, savings, fixed expenses, and variable expenses.	3.1a Use selected resources to locate definitions of vocabulary terms: - income - gross salary - net salary - savings - fixed expenses - variable expenses	Green. **Consumers in the Economy**, pp. 502-14.
		3.1b Discuss definitions of vocabulary terms.	
		3.1c Complete the vocabulary word scramble.	Supplement 26: Vocabulary Word Scramble.

UNIT: C. Manage family income.

COMPETENCY: 2. Form a money management plan.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
	3.2 Compute gross and net salary.	3.2a Read and discuss information related to gross and net salaries.	Brenneke and Hamill. **Decisions: Making Personal Economic Choices**, pp. 128-29. Green. **Consumers in the Economy**, pp. 180-81.
		3.2b Use sample check stubs to identify gross earnings, salary deductions, and net earnings. Distinguish between the different types of deductions.	Sample Check Stubs
		3.2c Complete the learning activity "Earning a Paycheck."	Dlabay. **Decisions: Making Personal and Economic Choices: Student Workbook**, pp. 51-52.
	3.3 Distinguish between fixed and variable expenditures.	3.3a Read and discuss information related to fixed and variable expenses.	Brenneke and Hamill. **Decisions: Making Personal and Economic Choices**, p. 149. Maedke, Lowe, and Malouf. **Consumer Education**, p. 95.
		3.3b Brainstorm for a list of fixed and variable or flexible expenses.	
		3.3c Complete learning activities related to fixed and variable expenses.	------. **Consumer Education: Student Workbook**, p. 25-26.

UNIT: C. Manage family income.

COMPETENCY: 2. Form a money management plan.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
4. Given hypothetical family background information and a sample spending plan, the learner will determine the appropriateness of the plan for the family. Reasons must be provided for all decisions made.	4.1 List the advantages of establishing and maintaining a spending plan.	4.1a Read selected resources.	Parnell. **Skills for Everyday Living: Student Activity Guide**, pp. 59-60. Webb-Lupo and Gill. **Financial Fitness: Activity Workbook**, p. 19. Green. **Consumers in the Economy**, pp. 182-87. Maedke, Lowe, and Malouf. **Consumer Education**, pp. 91-100. Sasse, Hagy, Kahn, and Brinkley. **Life Skills: Personal and Home Management**, pp. 133-38. Wyllie et al. **Consumer Economics**, pp. 128-37.
		4.1b View and discuss these transparencies: - Why Have a Spending Plan? - Making a Spending Plan	S.C. Department of Education. "World of Work: Money Management, Financing and Credit," Transparencies 2 and 3.
		4.1c List and discuss benefits gained from budgeting on a continuous basis.	

UNIT: C. Manage family income.

COMPETENCY: 2. Form a money management plan.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		4.1d Share personal budgeting experiences that helped you reach a goal.	
		4.1e Interview several adults regarding the consequences of not following a budget. Share the results with the class.	
	4.2 Analyze individual and family plans.	4.2a Analyze a sample financial plan.	Wyllie et al. **Consumer Economics**, p. 133.
	4.3 Construct a monthly or biweekly budget for a young, single adult.	4.3a Develop a monthly spending plan for a recent high school graduate.	------. ------, p. 135.
	4.4 Plan a budget with varied levels of income.	4.4a Develop a budget based on varying levels of income.	Supplements 27A and 27B: Adapting the Budget to the Income.
5. Upon completion of this unit, the learner will develop a file for maintaining financial records according to predetermined criteria.	5.1 Prepare a household file to maintain financial records.	5.1a Brainstorm for practical types of files for maintaining financial records.	
		5.1b Discuss each of the types listed above.	
		5.1c Display sample storage containers for financial records.	File Boxes File Notebooks Converted Shoe Boxes

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UNIT: C. Manage family income.

COMPETENCY: 2. Form a money management plan.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		5.1d View and discuss examples of complete financial files. 5.1e Develop a household financial file for your family.	File Envelopes File Portfolios File Containers Household Budget Records Cancelled Checks Receipts

UNIT: C. Manage family income.

COMPETENCY: 3. Establish a credit rating.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. Given appropriate resources, the learner will analyze his/her credit worthiness based on personal character, capacity, and capital. All predetermined guidelines must be observed.	1.1 Define credit and identify the basic functions of credit.	1.1a Read selected resources related to credit.	Bonnice and Bannister. **Developing Consumer Attitudes**, pp. 97-108. Donelly. **Skills for Consumer Success**, pp. 75-94. Federal Reserve Bank of New York. "The Store of Consumer Credit," pp. 1-21. (Booklet). Sasse et al. **Life Skills: Personal and Home Management**, pp. 154-65. Swanson. **Consumer Challenges and Issues**, pp. 75-95.
		1.1b Define credit.	S.C. Department of Education. "World of Work: Money Management, Financing, and Credit: What Is Credit?" (Transparency).
		1.1c Discuss the functions of credit. - stabilizes the economy - promotes business growth - expands production - raises standard of living	Wyllie et al. **Consumer Economics**, p. 204.
	1.2 Select credit sources available.	1.2a Complete the learning activity designed to identify personal use of credit sources.	Supplement 28: My Source of Credit.

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UNIT: C. Manage family income.

COMPETENCY: 3. Establish a credit rating.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.2b List and discuss factors young adults should consider when using credit cards.	Federal Trade Commission. "Using Plastic: A Young Adult's Guide to Credit Cards." (Brochure).
		1.2c Utilize the "Credit Survey" sheet to interview five consumers regarding their choices of credit sources.	Supplement 29: Choosing Credit Sources.
	1.3 Describe the forms of credit available to the consumer.	1.3a View and discuss the transparency "Types of Credit."	Transparency 27: Types of Credit.
		1.3b Invite a panel to discuss types of credit available to consumers.	Representatives from local banks, department stores, and service firms.
		1.3c Discuss the types of credit used most frequently by consumers, and discuss the consumer's age as it relates to the type of credit used.	Federal Reserve Bank of New York. "The Story of Consumer Credit." (Booklet).
		1.3d Complete M.F.E. Module 43.	S.C. Department of Education. M.F.E. Module 43: "Choosing Credit."
	1.4 Identify restrictions on credit buying imposed by budget limitations.	1.4a Discuss the importance of considering your budget when seeking any type of credit.	

UNIT: C. Manage family income.

COMPETENCY: 3. Establish a credit rating.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.4b Explain the relationship between credit guidelines and one's personal budget.	Supplement 30: Guidelines for Using Credit.
		1.4c Complete the learning activity "Wise Use of Credit."	Dlabay. **Decisions: Making Personal and Economic Choices: Student Workbook**, p. 129.
		1.4d Complete M.F.E. Module 44.	S.C. Department of Education. M.F.E. Module 44: "Using Credit."
	1.5 Explain the effect of credit on product prices.	1.5a Discuss the impact of the Cash Discount Act on the price of consumer goods.	Maedke, Lowe, and Malouf. **Consumer Education**, pp. 197-98.
		1.5b Explain how purchasing products on credit can increase the price due to interest charges.	
		1.5c Complete the learning activity "Current Issue - Elimination of Gas Credit Cards."	Dlabay. **Decisions: Making Personal and Economic Choices: Student Workbook**, p. 134.
		1.5d Interact with computer program.	Microcomputer Educational Programs, Inc. "Cash Versus Credit Buying." (Computer Software).
		1.5e Solve problems related to the cost of credit.	Supplement 31: Figuring the Cost of Credit.

CONSUMER EDUCATION I

UNIT: C. Manage family income.

COMPETENCY: 3. Establish a credit rating.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
	1.6 Distinguish between required and optional information on a credit application and credit contract.	1.6a Review and discuss the Equal Credit Opportunity Act.	Transparency 28: Equal Credit Opportunity Act.
		1.6b List types of information that should not be included on a credit application.	
		1.6c Read and discuss information related to the credit application.	Maedke, Lowe, and Malouf. **Consumer Education**, pp. 224-25.
		1.6d Work in groups to review sample credit applications. Compile a list of required information found on the applications.	Sample Credit Applications and Credit Contracts
		1.6e Compile a list of optional items found on some of the credit applications.	
		1.6f Provide a statement of your personal feelings about some of the information requested on the credit application.	
		1.6g Discuss possible consequences of not providing a response to all requests for information on the application.	

UNIT: C. Manage family income.

COMPETENCY: 3. Establish a credit rating.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.6h Interact with selected computer assisted learning activities.	Opportunities for Learning, Inc. "Credit Tutorial/Simulation." "Credit: The First Steps." (Computer Software).
		1.6i Discuss reasons for denial of credit by creditors.	Transparency 29: Reasons for Denying Credit.
	1.7 Complete a credit application.	1.7a Complete a credit application based on background information provided by the instructor.	Supplement 32: Credit Application.

CONSUMER EDUCATION I

UNIT: C. Manage family income.

COMPETENCY: 4. Pay personal taxes.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. Upon completion of this unit, the learner will be able to do the following: a. identify a minimum of three uses of federal, state, and local taxes respectively. b. complete an income tax return with 100% accuracy.	1.1 Define tax, income tax, personal property tax, sales tax, and service (user's) tax.	1.1a Utilize selected resources to define the following terms: - tax - income tax - personal property tax - sales tax - service tax	Brenneke and Hamill. **Decisions: Making Personal Economic Choices**, pp. 78-79. Green. **Consumers in the Economy**, pp. 279-82. Maedke, Lowe, and Malouf. **Consumer Education**, pp. 69-71.
	1.2 Describe the function of personal income tax (federal and state).	1.2a State the major purpose of taxation.	
		1.2b Utilize the library to conduct research on how taxes are collected. - federal taxes - state taxes - local taxes Share findings with the class.	
		1.2c List and discuss specific uses of federal, state, and local taxes.	Bonnice and Bannister. **Developing Consumer Attitudes**, p. 172.
		1.2d Invite an official from the local tax office to discuss the importance of taxation.	Local Tax Official
		1.2e Complete the learning activity on taxes.	Supplement 33: Taxes and You.

UNIT: C. Manage family income.

COMPETENCY: 4. Pay personal taxes.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
	1.3 Complete tax forms (W-4 and income tax returns).	1.3a Read and discuss selected resources related to filing the federal income tax return.	Brenneke and Hamill. **Decisions: Making Personal Economic Choices**, pp. 129-34. Bonnice and Bannister. **Developing Consumer Attitudes**, pp. 178-79.
		1.3b Explain the purposes of tax forms.	W-2 Form, W-4 Form, 1040EZ Form, and 1040A Form
		1.3c Discuss the importance of keeping accurate financial records to reduce the stress associated with filing tax returns.	
		1.3d View and discuss the "Tax Forms" video.	Internal Revenue Service. "Tax Forms." (Video).
		1.3e Complete sample tax forms.	Tax Forms Sample Records and Receipts Federal Income Tax Information Booklet S.C. Department of Education. M.F.E. Module 54: "Completing Income Tax Forms."

UNIT: D. Behave responsibly in the marketplace.

COMPETENCY: 1. Exercise consumer rights and responsibilities.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. After instruction and practice, the learner will be able to list and explain the three basic economic roles and responsibilities of a consumer with 90% accuracy.	1.1 Demonstrate an understanding of the three basic economic roles of the consumer and the corresponding responsibilities.	1.1a Read selected references regarding economic roles of the consumer.	Lowe, Malouf, and Jacobson. **Consumer Education and Economics**, pp. 7-8. Maedke, Lowe, and Malouf. **Consumer Education**, pp. 5-8.
		1.1b List and explain the economic roles of consumers.	
		1.1c List ways consumers fill their roles in the economy.	Supplement 34: My Consumer Image.
		1.1d Complete the worksheet "The Consumer in Our Economic System."	Maedke, Lowe, and Malouf. **Consumer Education: Student Workbook**, p. 3.
2. After instruction, discussion, and practice, the learner will be able to identify and explain in detail the six basic consumer rights and responsibilities with 80% accuracy.	2.1 Demonstrate an understanding of the six basic consumer rights and responsibilities.	2.1a Read and discuss selected resources related to consumer rights and responsibilities.	Campbell. **The Confident Consumer**, pp. 41-47. Green. **Consumers in the Economy**, pp. 38-40. Lowe, Malouf, and Jacobson. **Consumer Education and Economics**, pp. 9-10. Maedke, Lowe, and Malouf. **Consumer Education**, pp. 14-15.

CONSUMER EDUCATION I

UNIT: D. Behave responsibly in the marketplace.

COMPETENCY: 1. Exercise consumer rights and responsibilities.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		2.1b Complete crossword puzzle "Consumer Rights and Responsibilities."	Supplement 35: Consumer Rights and Responsibilities Crossword Puzzle.
		2.1c View and discuss one or more of the following videos and filmstrips: - The Consumer and the Economy - Consumer Law - Consumer Rights	Glencoe Publishing Co. "The Consumer and the Economy." (Filmstrip). Opportunities for Learning, Inc. "Consumer Law." (Video). Glencoe Publishing Company. "Consumer's Rights." (Filmstrip).
		2.1d Discuss selected violations of consumer rights determining which right is violated and what should be done to correct the violation.	Maedke, Lowe, and Malouf. **Consumer Education**, p. 17.
		2.1e Analyze case study.	-----. **Consumer Education: Student Workbook**, p. 4.
		2.1f Brainstorm cases where consumer rights were violated; identify the right violated, the consumer responsibilities to correct the violation, and the rights and responsibilities of the business.	

UNIT: D. Behave responsibly in the marketplace.

COMPETENCY: 1. Exercise consumer rights and responsibilities.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		2.1g Complete M.F.E. Module 53: Using Consumer Protection.	S.C. Department of Education. Module 53: "Using Consumer Protection."
		2.1h Complete consumer rights learning activity.	Dlabay. **Decisions: Making Personal and Economic Choices: Student Workbook**, p. 96.

CONSUMER EDUCATION I

UNIT: D. Behave responsibly in the marketplace.

COMPETENCY: 2. Interpret consumer legislation.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. Upon completion of this unit the student will be able to do the following: a. discuss at least three (3) reasons consumers need to be protected. b. identify and explain a minimum of ten (10) federal acts dealing with consumer protection.	1.1 Demonstrate an understanding of the relationship between consumer power and desired legislation.	1.1a Read and discuss selected references.	Maedke, Lowe, and Malouf. **Consumer Education**, p. 35. Campbell. **The Confident Consumer**, pp. 339-41. Lowe, Malouf, and Jacobson. **Consumer Education and Economics**, pp. 9-10.
		1.1b List three reasons consumers need to be protected.	
		1.1c Discuss what consumers must do to protect themselves and why.	
		1.1d View filmstrip "Consumer Protection."	Glencoe Publishing Co. "Consumer Protection." (Filmstrip).
	1.2 Demonstrate a knowledge of basic laws including required information which governs the consumer protection movement such as Truth-in-Lending, Equal Rights Amendment, Fair Credit, etc.	1.2a Read and discuss selected resources concerned with consumer protection laws.	Maedke, Lowe, and Malouf. **Consumer Education**, pp. 35-37. Lowe, Malouf, and Jacobson. **Consumer Education and Economics**, pp. 9-11. Green. **Consumers in the Economy**, pp. 156-58.

UNIT: D. Behave responsibly in the marketplace.

COMPETENCY: 2. Interpret consumer legislation.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.2b Research and report on consumer protection laws.	Supplement 36: Consumer Protection Laws. Maedke, Lowe, and Malouf. **Consumer Education**, pp. 35-37. Green. **Consumers in the Economy**, pp. 156-58.
		1.2c Discuss provisions of selected consumer protection laws such as Truth-In-Lending, Equal Rights, Fair Credit, Fair Packaging and Labeling, etc.	
		1.2d Complete crossword puzzle "Consumer Legislation."	Homemaking Research Laboratories. "Crossword Puzzles for Consumer Education," pp. 8-9.
		1.2e Play bingo. List selected consumer laws on bingo cards and call out the purpose or provisions of each law.	S.C. Department of Education. H.D. Module 5: "The Parts and Functions," (Guide for Developing Bingo Cards), pp. 51-53, 93.
		1.2f Complete matching activity.	Supplement 37: Consumer Laws

CONSUMER EDUCATION I

UNIT: D. Behave responsibly in the marketplace.

COMPETENCY: 2. Interpret consumer legislation.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
	1.3 Identify optional consumer information unique to specified goods.	1.3a Read and discuss selected references. 1.3b Prepare a chart identifying the goods information required by law and optional information.	Maedke, Lowe, and Malouf. **Consumer Education**, pp. 359, 442-45. Green. **Consumers in the Economy**, pp. 99-102, 354-63, 454-55, 465-67.

UNIT: D. Behave responsibly in the marketplace.

COMPETENCY: 3. Use consumer services provided by government and nongovernment organizations/agencies.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. After participating in teacher-selected learning experiences, the learner will do the following: a. name and describe the functions of a minimum of six federal and one each of state and local consumer protection and information agencies. b. identify two nongovernment agencies or organizations which protect and aid the consumer.	1.1 Name and describe the functions of federal, state, and local consumer protection and information agencies.	1.1a Read and discuss selected references concerned with government sponsored consumer protection agencies.	Campbell. **The Confident Consumer**, pp. 341-42. Green. **Consumers in the Economy**, pp. 143-46. Lowe, Malouf, and Jacobson. **Consumer Education and Economics**, pp. 12-13. Maedke, Lowe, and Malouf. **Consumer Education**, pp. 37-39. Ryan. **Managing Your Personal Finances**, pp. 292-96. U.S. Office of Consumer Affairs. **Consumer's Resource Handbook**, pp. 46, 58.
		1.1b Prepare a chart listing fifteen government agencies and the functions of each.	
		1.1c Complete activity sheet "Government Agencies and Their Functions."	Campbell. **The Confident Consumer: Student Activity Guide**, p. 126.
		1.1d Complete worksheet "Consumer Protection."	Maedke, Lowe, and Malouf. **Consumer Education: Student Workbook**, p. 9.

CONSUMER EDUCATION I

UNIT: D. Behave responsibly in the marketplace.

COMPETENCY: 3. Use consumer services provided by government and nongovernment organizations/agencies.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.1e Complete activity sheet "Government Agencies Serving You."	Campbell. **The Confident Consumer: Student Activity Guide**, p. 125.
		1.1f Invite resource person(s) from one or more federal, state, or local government agencies to share information about the agency. (Example: Dept. of Agriculture)	Consumer's Resource Handbook
		1.1g Complete activity sheet "Government Regulations."	Dlabay. **Decisions: Making Personal and Economic Choices: Student Workbook**, p. 29.
	1.2 Identify nongovernment agencies and organizations which protect and aid the consumer.	1.2a View and discuss the filmstrip "Consumer Action."	Glencoe Publishing Company. "Consumer Action." (Filmstrip).
		1.2b Read and discuss selected references.	Maedke, Lowe, and Malouf. **Consumer Education**, pp. 39-40. Green. **Consumers in the Economy**, pp. 138-43. Lowe, Malouf, and Jacobson. **Consumer Education and Economics**, pp. 14-17. Curriculum Innovations, Inc. **Current Consumer and Life Studies.** November 1980, vol. 5, no. 3, pp. 21-23.

UNIT: D. Behave responsibly in the marketplace.

COMPETENCY: 3. Use consumer services provided by government and nongovernment organizations/agencies.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.2c Invite one or more resource persons from a private consumer agency or organization to share information about the agency. (Example: Better Business Bureau)	U.S. Office of Consumer Affairs. **Consumer's Resource Handbook.** Maedke, Lowe, and Malouf. **Consumer Education**, p. 43.
		1.2d Prepare a consumer protection card file including government and nongovernment agencies/organizations.	Lowe, Malouf, and Jacobson. **Consumer Education and Economics: Teacher's Resource Book**, p. 95. U.S. Office of Consumer Affairs. **Consumer's Resource Handbook.** Telephone Directory
		1.2e Draw a map that identifies locations of local consumer protection agencies/organizations. Use an asterisk to identify the agencies/organizations you or members of your family have used. Indicate your rating of the service received as excellent, good, fair, or poor.	

CONSUMER EDUCATION I

UNIT: D. Behave responsibly in the marketplace.

COMPETENCY: 4. Buy, use, and maintain consumer purchases.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. Upon completion of this unit, the student will be able to demonstrate characteristics needed to be a wise and careful consumer.	1.1 Demonstrate the ability to utilize various processes to become a wise and careful consumer: read and interpret advertisements, ask questions, observe, compare, try out different brands, and recognize common consumer gyps and frauds.	1.1a Read and discuss selected references.	Maedke, Lowe, and Malouf. **Consumer Education**, pp. 27-31. Green. **Consumers in the Economy**, pp. 47-57. Lowe, Malouf, and Jacobson. **Consumer Education and Economics**, pp. 22-27.
		1.1b Read and discuss "Born to Shop." Have student complete the questionnaire in the article.	Curriculum Innovations, Inc. **Current Consumer and Life Studies.** February 1989, vol. 13, no. 6, pp. 3-10.
		1.1c View and discuss one or more videos and/or filmstrips.	Teaching Aids, Inc. "Frauds and Swindles." (Video). The Learning Seed. "Weasel Words and Cons." "Quacks and Frauds." (Filmstrips). Home Economics School Service. "Buy It Yourself." "Concerning Consumers." (Filmstrips).
		1.1d Complete worksheet "Consumer Problems."	Maedke, Lowe, and Malouf. **Consumer Education: Student Workbook**, p. 7.

UNIT: D. Behave responsibly in the marketplace.

COMPETENCY: 4. Buy, use, and maintain consumer purchases.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
			Dlabay. **Decisions: Making Personal and Economic Choices: Student Workbook**, p. 94.
		1.1e Interact with computer programs.	Cambridge Home Economics. "Buyer Beware." (Computer Software). Opportunities for Learning, Inc. "Consumer Aids." (Computer Software).
		1.1f Complete selected activities and projects.	Maedke, Lowe, and Malouf. **Consumer Education**, pp. 32-33. Green. **Consumers in the Economy**, p. 70. Lowe, Malouf, and Jacobson. **Consumer Education and Economics: Teacher's Resource Book**, pp. 93-96.
		1.1g Complete the learning activity "Purchasing Consumer Goods."	Supplement 38: Purchasing Consumer Goods.
		1.1h Develop a bulletin board on shopping tips and topics.	

CONSUMER EDUCATION I

UNIT: D. Behave responsibly in the marketplace.

COMPETENCY: 4. Buy, use, and maintain consumer purchases.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
	1.2 Identify common guidelines for buying, using, and maintaining consumer goods.	1.2a Work in small groups to develop a list of "general" suggestions for individual considerations regarding buying, using, and maintaining consumer goods. 1.2b Plan and produce a video that highlights pointers for buying, using, and maintaining consumer goods. Loan the video to interested groups. (FHA/HERO Activity)	Consumer Goods Use and Care Manuals

CONSUMER EDUCATION II

UNIT: A. Show comprehension of the management of resources in financing a home.

COMPETENCY: 1. Identify various housing needs among families.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. Following participation in selected learning activities, the learner will do the following: a. identify stages of the family life cycle. b. explain housing needs for each stage with 80% accuracy.	1.1 Identify family needs, wants, and resources in relation to housing.	1.1a Read and discuss selected references.	Green. **Consumers in the Economy**, pp. 423-24. Maedke, Lowe, and Malouf. **Consumer Education**, p. 464. Sasse et al. **Life Skills: Personal and Home Management**, pp. 380-83.
		1.1b Use puppets to present "The Sea Horse" fable. Discuss the moral of the fable as it relates to housing decisions.	Caughey. **Decisions for Independent Living: Teacher's Resource Guide**, "The Sea Horse," p. 4. Puppets
		1.1c Complete attitude inventory related to "Buying Shelter."	Maedke, Lowe, and Malouf. **Consumer Education: Student Workbook**, pp. 119-20.
		1.1d Play the game "Values Auction."	Supplement 39: Values Auction.
	1.2 Discuss the meaning of life-style.	1.2a Brainstorm for meaning of life-style.	
		1.2b Write a paragraph on the topic "The Lifestyle I Plan to Live."	
		1.2c Complete the learning activity "Where Will You Live?"	Caughey. **Decisions for Independent Living**, p. 11.

CONSUMER EDUCATION II

UNIT: A. Show comprehension of the management of resources in financing a home.

COMPETENCY: 1. Identify various housing needs among families.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.2d Complete the M.F.E. Module 37, Choosing a Lifestyle.	S.C. Department of Education. M.F.E. Module 37: "Choosing a Lifestyle."
		1.2e Use newspaper housing ads to complete the activity "Finding a Place to Live."	Foster et al. **Creative Living: Teacher's Resource Book**, p. 125. Newspaper Ads
	1.3 Discuss how homes fulfill needs.	1.3a Interview two families or acquaintances who have done the following: - built their homes - purchased existing homes Share the results of the interviews with the class.	Supplement 40: Interview Sheet for Home Buyers.
		1.3b Develop a collage to show how your present home meets your needs and wants.	
	1.4 Identify housing needs in the various stages of the family life cycle.	1.4a View and discuss the transparency "Family Life Cycle." Give characteristics of each stage.	Transparency 30: Family Life Cycle.
		1.4b Complete the learning activity "Life Cycle Housing Needs."	Supplement 41: Life Cycle Housing Needs.

CONSUM[illegible] EDUCATION II

UNIT: A. Show comprehension of the management of resources in financing a home.

COMPETENCY: 1. Identify various housing needs among families.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.4c Identify families in your community who represent the various stages of the life cycle.	
		1.4d View and discuss the filmstrips: - "A Place to Suit Your Needs" - "Homes for the Life Cycle"	Glencoe Publishing Co. "A Place to Suit Your Needs." (Filmstrip). Opportunities for Learning, Inc. "Homes for the Life Cycle." (Filmstrip).
	1.5 Discuss the unique considerations for housing in each stage of the life cycle.	1.5a Use house plan magazines and other resources to develop a poster that shows homes suitable for each stage of the life cycle. Display the posters in the classroom.	House Plan Magazines Newspapers Real Estate Brochures
		1.5b Present a panel of local residents to discuss the uniqueness of their housing needs and wants.	Local residents who represent various stages of the life cycle.
		1.5c Write and publish an article on "Housing Needs of Today's Families." Submit the article or series to the school newspaper or local community paper. Include pictures if appropriate. (FHA/HERO Activity)	

CONSUMER EDUCATION II

UNIT: A. Show comprehension of the management of resources in financing a home.

COMPETENCY: 1. Identify various housing needs among families.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.5d Read selected articles from "The Futurist." Write a paper that describes how housing needs will be met twenty years from today.	World Future Society. **Habitats Tomorrow: Homes and Communities in an Exciting New Era.**

CONSUM[illegible] EDUCATION II

UNIT: A. Show comprehension of the management of resources in financing a home.

COMPETENCY: 2. Identify variations in the quality and kinds of housing.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. Following classroom instruction, the learner will list and explain six possible housing alternatives with 90% accuracy.	1.1 List housing alternatives available.	1.1a Read and discuss selected resources.	Brenneke and Hamill. **Decisions: Making Personal Economic Choices**, pp. 247-49. Campbell. **The Confident Consumer**, pp. 207-12. Donelly. **Skills for Consumer Success**, p. 191-94. Sasse et al. **Life Skills: Personal and Home Management**, pp. 384-87.
		1.1b View and discuss a filmstrip that presents a view of a variety of housing options.	Glencoe Publishing Co. "Housing Alternatives." (Filmstrip).
		1.1c Compile a list of alternative housing and compare the types. - apartment - condominium - manufactured home - detached house - townhouse - cooperative - duplex	
		1.1d Use a city map and push pins to identify sites of housing alternatives.	City Map Push Pins (Use a different color pin for each housing alternative.)

CONSUMER EDUCATION II

UNIT: A. Show comprehension of the management of resources in financing a home.

COMPETENCY: 2. Identify variations in the quality and kinds of housing.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.1e View and discuss the filmstrip "Finding a Place to Live."	Glencoe Publishing Co. "Finding a Place to Live." (Filmstrip).
	1.2 Define terms associated with selecting housing.	1.2a Define selected housing terms.	Supplement 42: Housing Terms. U.S. Department of Housing and Urban Development. "Home Buyers' Vocabulary." (Booklet).
		1.2b Complete vocabulary word search.	Supplement 43: Housing Word Search.
	1.3 List sources of housing information.	1.3a Read selected resources.	Caughey. **Decisions for Independent Living**, pp. 13-14. Green. **Consumers in the Economy**, pp. 430-32.
		1.3b Compile a list of sources of housing information. Discuss the value of each.	Caughey. **Decisions for Independent Living**, p. 15.
		1.3c Complete the learning activity on abbreviations used in housing advertisements.	
		1.3d Interpret ads for the following: - an unfurnished apartment - a house for sale - a manufactured home for sale	Newspapers Supplement 44: Interpreting Housing Ads.

UNIT: A. Show comprehension of the management of resources in financing a home.

COMPETENCY: 3. Identify factors that impact on decisions to rent or buy housing.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. Following instruction and participation in learning activities, the learner will do the following: a. use the decision-making process to determine if owning or renting would best meet future needs. b. describe the type of personal career that would adequately support housing expectations.	1.1 List advantages and disadvantages of renting and buying a home.	1.1a Read selected resources.	Brenneke and Hamill. **Decisions: Making Personal Economic Choices**, pp. 246-47. Green. **Consumers in the Economy**, pp. 438-39. Oppenheim. **Consumer Skills**, pp. 295-300. Wyllie et al. **Consumer Economics**, pp. 187, 281.
		1.1b Compile a list of advantages and disadvantages of renting a home.	
		1.1c Divide the class into "home owners" and "renters." Debate the pros and cons of renting/owning housing.	
		1.1d View and discuss the media presentation "Rent or Buy Decisions."	Meridian Education Corp. "Rent or Buy Decisions." (Video).
		1.1e Provide solutions to housing dilemmas.	Webb-Lupo and Gill. **Housing Choices: Activity Workbook**, p. 8.
		1.1f Write a paragraph entitled "I plan to rent/own my future home because . . ."	

CONSUMER EDUCATION II

UNIT: A. Show comprehension of the management of resources in financing a home.

COMPETENCY: 4. Identify factors to consider when renting housing.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. Upon completion of this unit, the learner will evaluate hypothetical rental situations according to predetermined criteria.	1.1 Define terminology associated with renting.	1.1a Read and discuss selected resources.	Campbell. **The Confident Consumer**, pp. 214-18. Maedke, Lowe, and Malouf. **Consumer Education**, pp. 463-69. Sasse et al. **Life Skills: Personal and Home Management**, pp. 388-89. Wyllie et al. **Consumer Economics**, pp. 287-94.
		1.1b Discuss the meanings of vocabulary terms: - efficiency - eviction - inventory agreement - key deposit - lease - lessee - lessor - rent - sublet - security deposit - tenant - thirty days' notice - utilities	
		1.1c Complete crossword puzzle as a vocabulary reinforcement tool.	Supplement 45: Rental Crossword Puzzle.

CONSUMER EDUCATION II

UNIT: A. Show comprehension of the management of resources in financing a home.

COMPETENCY: 4. Identify factors to consider when renting housing.

PERFORMANCE OBJECTIVE	**PERFORMANCE GUIDE**	**LEARNING EXPERIENCES**	**INSTRUCTIONAL RESOURCES**
	1.2 Discuss parts of a lease.	1.2a Discuss parts of a lease.	Maedke, Lowe, and Malouf. **Consumer Education: Student Workbook**, p. 123.
		1.2b Collect copies of leases and house rules from several local apartment complexes. - Discuss similarities and differences among the leases. - Identify those rules that seem to be unfair to the tenant.	
		1.2c Complete learning activities associated with renting.	------. ------, pp. 121-22, 124. Campbell. **The Confident Consumer: Student Activity Guide**, p. 77.
	1.3 Develop a checklist for renting or leasing housing.	1.3a Read and discuss selected references.	Donelly. **Skills for Consumer Success**, pp. 211-12. Kimbrell and Kern. **The Savvy Consumer**, p. 153. Maedke, Lowe, and Malouf. **Consumer Education**, pp. 466-68. Oppenheim. **Consumer Skills**, p. 296. U.S. Department of Housing and Urban Development. "Wise Rental Practices." (Booklet).

CONSUMER EDUCATION II

UNIT: A. Show comprehension of the management of resources in financing a home.

COMPETENCY: 4. Identify factors to consider when renting housing.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.3b Work in groups to develop a checklist for renting housing. Consolidate the list and reproduce in the form of a flier or card to be distributed to interested persons.	
		1.3c Select a housing rental ad from the newspaper. Evaluate the ad according to present housing needs.	Newspapers
	1.4 Discuss problems related to sharing an apartment.	1.4a Interview apartment managers and tenants regarding problems associated with sharing facilities. Report interview results to the class.	
		1.4b Suggest possible solutions to the apartment sharing problems.	

CONSUMER EDUCATION II

UNIT: A. Show comprehension of the management of resources in financing a home.

COMPETENCY: 5. Demonstrate an understanding of factors related to housing selection.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. Upon completion of this unit, the learner will develop a "Consumer's Guide to Housing." The guide will contain the following: a. pictures of the types of housing available. b. advantages and disadvantages of each type. c. checklist for selecting each type.	1.1 Identify factors to consider when selecting housing.	1.1a Explain how one's quality of housing is related to housing needs, wants, and financial status.	Supplement 46: Selecting a Home.
		1.1b List and discuss factors that influence one's choice of a housing site. - employment opportunities - cost of living - climate - life-style - neighborhood - community facilities and services - school	
		1.1c Complete the learning activity "The Home You Want."	Campbell. **The Confident Consumer: Student Activity Guide**, p. 73.
	1.2 Discuss advantages and disadvantages of buying a manufactured home.	1.2a Read selected references.	------. **The Confident Consumer**, pp. 210-13. Council of Better Business Bureaus, Inc. "Tips on Buying a Mobile/ Manufactured Home." (Booklet). Federal Trade Commission. "How to Buy a Manufactured/Mobile Home." (Booklet).

CONSUMER EDUCATION II

UNIT: A. Show comprehension of the management of resources in financing a home.

COMPETENCY: 5. Demonstrate an understanding of factors related to housing selection.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.2b Debate advantages and disadvantages of living in a manufactured home. 1.2c Interview individuals living in manufactured homes regarding personal satisfaction or dissatisfaction with the type of housing. Report the results of the interview to the class. 1.2d Write a paragraph on the topic "A manufactured home is/is not a possible housing choice in my future . . ." 1.3a Discuss guidelines for selecting a manufactured home: - select a reputable dealer - figure and compare total costs - look for seals that indicate safety and quality	Manufactured Housing Institute of South Carolina. "Let's Get to the Truth About Manufactured Housing." (Leaflet). Maedke, Lowe, and Malouf. **Consumer Education**, pp. 473-79.

UNIT: A. Show comprehension of the management of resources in financing a home.

COMPETENCY: 5. Demonstrate an understanding of factors related to housing selection.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		- check warranties on the home and its appliances and equipment - check special features of the home	
		1.3b Visit a manufactured home dealership to obtain additional information and view the interior of model homes.	
	1.4 List factors to consider when selecting a mobile home park.	1.4a Discuss the following factors related to selecting mobile home parks. - compare costs for renting or buying a site - evaluate the design and management of the park - inquire about available services (free and for a fee)	
		1.4b Visit a local mobile home park. Obtain quotes on ground rents and copies of park rules for residents. Share the results of the trip with the class.	
		1.4c Complete the learning activity "Buying a Mobile Home."	Maedke, Lowe, and Malouf. **Consumer Education: Student Workbook,** pp. 125-26.

CONSUMER EDUCATION II

UNIT: A. Show comprehension of the management of resources in financing a home.

COMPETENCY: 5. Demonstrate an understanding of factors related to housing selection.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
	1.5 Define the terms cooperative apartment and condominium.	1.5a Define cooperative apartment and condominium.	Campbell. **The Confident Consumer**, p. 208.
	1.6 List advantages and disadvantages of owning a cooperative apartment or condominium.	1.6a Compile a list of advantages and disadvantages of owning cooperative apartments and condominiums.	
		1.6b Investigate costs and restrictions of several local cooperative apartments or condominiums. Select one that "favors" the tenants and give reasons for the selection.	
		1.6c Complete the learning activity "Current Issue--Condominium Conversions."	Dlabay. **Decisions: Making Personal and Economic Choices: Student Workbook**, p. 118.
	1.7 List advantages and disadvantages of owning detached (single-family) housing.	1.7a Identify the types of detached housing units.	Campbell. **The Confident Consumer**, p. 210. Sasse et al. **Life Skills: Personal and Home Management**, p. 387.
		1.7b Compile a list of advantages and disadvantages of detached housing.	
		1.7c Use a checklist for single-family houses to evaluate a detached housing unit in the local community.	Campbell. **The Confident Consumer**, p. 211. Local Building Contractor

UNIT: A. Show comprehension of the management of resources in financing a home.

COMPETENCY: 6. Identify sequential steps involved in purchasing a home.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. Given a detailed case study that focuses on purchasing a home, the learner will identify and explain each step in the purchasing process with 85% accuracy.	1.1 Identify steps in buying housing.	1.1a Read selected resources.	American Land Title Association. "Blueprint for Home Buying." (Booklet). U.S. Department of Housing and Urban Development. "Wise Home Buying." (Booklet). Maedke, Lowe, and Malouf. **Consumer Education**, pp. 491-98.
		1.1b List and discuss sequential steps to follow when purchasing housing.	Transparency 31: Steps Involved in Purchasing a Home.
		1.1c Discuss the client/realtor relationship.	S.C. Association of Realtors. "What You Should Know About Working With a Realtor." (Leaflet).
		1.1d Invite a real estate agent to discuss tips for prospective home buyers.	Local Real Estate Agent Supplement 47: Realtors' Contract of Sale.
		1.1e Role play the home buyer's negotiation process.	Home Buyer's case situations
		1.1f View and discuss the media presentation "Home Buying: The Bottom Line."	Cambridge Home Economics. "Home Buying: The Bottom Line." (Video).

CONSUMER EDUCATION II

UNIT: A. Show comprehension of the management of resources in financing a home.

COMPETENCY: 7. Identify factors to consider when planning the financing of a home.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. After instruction and completion of learning experiences, the learner will identify and explain a minimum of four sources of financial assistance to home buyers.	1.1 Identify types and sources of loans available for home financing.	1.1a Read selected resources.	Donelly. **Skills for Consumer Success**, pp. 205-6. Federal Trade Commission. "The Mortgage Money Guide." (Booklet). Maedke, Lowe, and Malouf. **Consumer Education**, pp. 488-90. Oppenheim. **Consumer Skills**, pp. 311-13.
		1.1b Identify types of mortgage loans. - Conventional - FHA - VA	Transparency 32: Types of Mortgage Loans.
		1.1c Discuss sources of home mortgage loans: - commercial banks - savings and loan associations - mortgage companies - private lenders - credit unions - HUD - Farmer's Home Administration	Century 21 Real Estate Corp. "21 Ways to Finance Property." (Leaflet).

UNIT: A. Show comprehension of the management of resources in financing a home.

COMPETENCY: 7. Identify factors to consider when planning the financing of a home.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.1d View and discuss a filmstrip that emphasizes comparison shopping techniques when choosing a place to live.	Glencoe Publishing Co. "Getting the Most From Your Housing Dollar." (Filmstrip).
2. Upon completion of this unit, the learner will make a comparison of housing loans based on the following: a. overall cost b. eligibility requirements A score of 80% must be achieved on the assignment.	2.1 Discuss terms associated with obtaining a loan.	2.1a Discuss meanings of terms associated with obtaining a loan.	U.S. Department of Housing and Urban Development. "Home Buyers' Vocabulary." (Booklet).
		2.1b Use the spelling bee concept to play "Vocabulary Bee." Correct definitions must be given in order to remain "alive" in the game.	
	2.2 Discuss why one should shop around for a loan.	2.2a Invite a representative from a local lending institution to provide background information on loans and their costs.	Loan Officer from a local lending institution
		2.2b Explain the phrase "shopping around pays" as it relates to selecting housing loans.	

CONSUMER EDUCATION II

UNIT: A. Show comprehension of the management of resources in financing a home.

COMPETENCY: 7. Identify factors to consider when planning the financing of a home.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
	2.3 Compare costs of different types of loans.	2.3a Compare the cost of various types of mortgages: - adjustable-rate mortgage - price-level adjusted mortgage - graduated-payment mortgage - shared-appreciation mortgage - FHA mortgage - VA mortgage - conventional mortgage - balloon-payment mortgage	Newspaper Ads Local Lending Institutions Leet and Driggers. **Economic Decisions for Consumers**, pp. 358-66.
		2.3b Complete Project 4 "Getting a Home Loan."	Lowe, Malouf, and Jacobson. **Consumer Education and Economics: Teacher's Resource Book**, p. 139.
	2.4 Discuss down payments and the financing process.	2.4a Explain the purpose of the down payment.	
		2.4b Discuss the relationship between the size of the down payment and the total cost of housing.	
		2.4c Calculate the cost of housing based on the size of the down payment.	Supplement 48: Down Payments and Housing Costs.

UNIT: A. Show comprehension of the management of resources in financing a home.

COMPETENCY: 7. Identify factors to consider when planning the financing of a home.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
3. Following instruction, the learner will explain "closing costs" as they relate to purchasing housing. A minimum score of 80% is required.	3.1 List factors associated with closing or settlement costs.	3.1a Use the "round robin" approach to define and discuss terms associated with settlement costs: - origination fee - abstract fee - title insurance - survey fee - credit report fee - appraisal fee - filing fees - advance interest payment - escrow account	Maedke, Lowe, and Malouf. **Consumer Education**, p. 497. U.S. Department of Housing and Urban Development. "Settlement Costs." "Home Buyers' Vocabulary." (Booklets).
		3.1b Discuss the "agenda" for closing.	Local Real Estate Agent Leet and Driggers. **Economic Decisions for Consumers**, pp. 367-68.
		3.1c Complete the learning activity "Buying Housing" to reinforce concepts related to purchasing housing.	Maedke, Lowe, and Malouf. **Consumer Education: Student Workbook**, pp. 127-28.
		3.1d Complete M.F.E. Module 55.	S.C. Department of Education. M.F.E. Module 55: "Purchasing a Home."

CONSUMER EDUCATION II

UNIT: A. Show comprehension of the management of resources in financing a home.

COMPETENCY: 8. Identify reasons for having property and home insurance.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. Following appropriate instruction, the learner will write a paper on "The Importance of Investing in Property and Home Insurance." All predetermined criteria must be observed.	1.1 Discuss reasons for having property insurance.	1.1a Read selected references. 1.1b Review property and home insurance terminology. 1.1c Discuss the importance of property and home insurance. 1.1d Brainstorm for circumstances which would indicate a need for property and home insurance coverage. 1.1e Interview a person who has benefited from property insurance. Report finds to class.	Campbell. **The Confident Consumer**, pp. 221-23. Green. **Consumers in the Economy**, pp. 443-45. Maedke, Lowe, and Malouf. **Consumer Education**, pp. 276-87. University of Illinois. "Insuring Your Home." (Booklet).

UNIT: A. Show comprehension of the management of resources in financing a home.

COMPETENCY: 8. Identify reasons for having property and home insurance.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
	1.2 Identify types of property insurance.	1.2a Identify and describe different types of property insurance. - fire insurance - theft insurance - liability insurance	
		1.2b View and discuss filmstrip that focuses on property insurance.	Insurance Information Institute. "An Introduction to Property and Liability Insurance." (Filmstrip).
		1.2c Read and discuss selected resource.	------. "Insurance for the Home." (Booklet). Supplement 49: Mr. HOP to the Rescue.
	1.3 Discuss types of protection offered in a homeowners policy.	1.3a Obtain copies of homeowners policies. Compare and contrast differences in the policies.	Sample Homeowners Policies
		1.3b Invite an insurance agent to discuss the types of coverage included in a homeowners policy.	Local Insurance Agent
		1.3c Complete the learning activity "Property and Home Insurance."	Maedke, Lowe, and Malouf. **Consumer Education: Student Workbook**, pp. 71-72.
		1.3d Identify perils covered in basic, broad, and comprehensive homeowners policies.	

UNIT: A. Show comprehension of the management of resources in financing a home.

COMPETENCY: 8. Identify reasons for having property and home insurance.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.3e Explain the purpose and types of "floater" policies.	
	1.4 Explain how property and home insurance premiums are determined.	1.4a List and discuss seven factors related to insurance rates.	
		1.4b Read "Problem Solving and Decision Making" Activities 1, 2, and 3. Provide solutions to the problems.	Maedke, Lowe, and Malouf. **Consumer Education**, pp. 288-89.

CONSUMER EDUCATION II

UNIT: A. Show comprehension of the management of resources in financing a home.

COMPETENCY: 9. Identify miscellaneous costs of home ownership.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. Given a case situation of a family planning to move, the learner will prepare a four-week chart that outlines plans leading up to the moving day. Criteria will be provided by the instructor.	1.1 List possible moving expenses.	1.1a Read selected resources.	American Telephone and Telegraph. "The Moving Book." (Booklet). Campbell. **The Confident Consumer**, pp. 222-23. Century 21 Real Estate Corp. **The Century 21 Complete Home Guide**, Vol. IV, No. 1, pp. 5-7. "Hints for a Worry-Free Move." U.S. Internal Revenue Service. "Tax Information on Moving Expenses." (Booklet).
		1.1b Discuss steps to follow when planning to move to another housing location: - discard things you do not need - check insurance coverage - review publications provided by major carriers - evaluate the reliability of different movers - obtain several estimates of moving costs - prepare an inventory of your possessions - label each carton with its contents and room location	

CONSUMER EDUCATION II

UNIT: A. Show comprehension of the management of resources in financing a home.

COMPETENCY: 9. Identify miscellaneous costs of home ownership.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		- supervise both pickup and delivery of possessions - read the shipping order and bill of lading carefully - arrange for payment on delivery - file claims for damages and losses promptly	
		1.1c Compare costs and services of several moving companies.	
		1.1d Compile an itemized list of possible moving costs.	
2. Following classroom instruction, the learner will identify common household maintenance tasks and costs associated with each. Criteria will be provided by the instructor.	2.1 List home maintenance expenses.	2.1a Brainstorm for a list of possible home maintenance expenses.	
		2.1b Interview parents, other relatives, and neighbors to gather information related to household maintenance expenses.	
		2.1c Compile a household maintenance list and research possible costs involved. Place an asterisk beside each seasonal maintenance task.	

UNIT: A. Show comprehension of the management of resources in financing a home.

COMPETENCY: 9. Identify miscellaneous costs of home ownership.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		2.1d Read and discuss home maintenance literature.	U.S. Department of Agriculture. "Simple Home Repairs Inside." (Booklet). Current do-it-yourself books and pamphlets
		2.1e View and discuss the filmstrip "Housekeeping Made Easy."	Glencoe Publishing Co. "Housekeeping Made Easy." (Filmstrip).
		2.1f Complete "I Am Robin's House" activity.	Supplement 50: I Am Robin's House.
3. Upon completion of this unit, the learner will do the following: a. select one room in the home to be furnished. b. develop a detailed plan for furnishing the room. c. prepare a budget based on prices in local stores. d. utilize teacher-prepared checklist to evaluate the project.	3.1 List factors to consider when purchasing appliances and furnishings.	3.1a Read and discuss selected resources.	Campbell. **The Confident Consumer**, pp. 240-57. Maedke, Lowe, and Malouf. **Consumer Education**, pp. 501-13. Sasse et al. **Life Skills: Personal and Home Management**, pp. 411-26.
		3.1b Use human and nonhuman resources to compile a list of tips for selecting home furnishings and appliances.	
		3.1c Invite resource persons to share guidelines for selecting furnishings/appliances.	Representatives from furniture and appliance stores

CONSUMER EDUCATION II

UNIT: A. Show comprehension of the management of resources in financing a home.

COMPETENCY: 9. Identify miscellaneous costs of home ownership.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		3.1d Use the most recent edition of Consumer's Guide to research an item selected from the "Furniture and Appliance List."	Supplement 51: Furniture and Appliance List.
		3.1e View and discuss selected filmstrips.	Meridian Education Corp. "Choosing Furnishings and Accessories." "Appliance Selection and Care." (Filmstrips). Teaching Aids, Inc. "Furniture: A Buyer's Guide." (Filmstrip).
		3.1f Complete the following learning activities: - Shopping for Furniture - Shopping for Major Home Appliances - Furnishing a Home	Campbell: **The Confident Consumer: Student Activity Guide,** pp. 85-88. Maedke, Lowe, and Malouf. **Consumer Education: Student Workbook,** pp. 133-34.

UNIT: B. Manage the transportation dollar.

COMPETENCY: 1. Identify transportation needs.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. After appropriate instruction, the learner will identify personal transportation needs and select the most practical form of transportation at this stage of his/her life.	1.1 List forms of transportation.	1.1a Read selected references.	Bonnice and Bannister. **Developing Consumer Attitudes**, pp. 263-65. Campbell. **The Confident Consumer**, pp. 181-85. Kimbrell and Kern. **The Savvy Consumer**, pp. 178-83.
		1.1b Brainstorm for all kinds of transportation.	
		1.1c View and discuss transparency "Forms of Transportation."	Transparency 33: Forms of Transportation.
	1.2 Identify factors influencing transportation needs.	1.2a Read and discuss references related to factors influencing transportation choices.	Albin. **Consumer Economics and Personal Money Management**, pp. 245-65. Brenneke and Hamill. **Decisions: Making Personal Economic Choices**, pp. 252-53. Maedke, Lowe, and Malouf. **Consumer Education**, pp. 396-99. Swanson. **Consumer Challenges and Issues**, pp. 203-9.
		1.2b List and discuss factors related to personal transportation choices.	

CONSUMER EDUCATION II

UNIT: B. Manage the transportation dollar.

COMPETENCY: 1. Identify transportation needs.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.2c Explain the advantages and disadvantages of alternative forms of transportation.	
		1.2d Participate on a panel that explores the pros and cons of private and public transportation. Consider trade-offs and opportunity costs that involve the consumer.	
		1.2e Complete the following learning activities: - "Transportation Choices" - "Before Buying a Two Wheeler" - "Using Public Transportation"	Campbell. **The Confident Consumer: Student Activity Guide**, pp. 65, 70. Maedke, Lowe, and Malouf. **Consumer Education: Student Workbook**, pp. 99-100.
	1.3 Discuss personal transportation as a necessity rather than a convenience.	1.3a Explain the difference between a necessity and a convenience.	
		1.3b Describe instances where transportation is considered to be a necessity; do the same for transportation as a convenience.	
		1.3c Complete supplement "Making Transportation Decisions."	Supplement 52: Making Transportation Decisions.

UNIT: B. Manage the transportation dollar.

COMPETENCY: 2. Identify factors to consider when buying a car.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. Following guided research and participation in selected learning activities, the learner will identify with 85% accuracy, factors to consider when selecting a car.	1.1 Define terms associated with purchase and maintenance of an automobile.	1.1a Utilize the library to define terms on the activity sheet "Auto Vocabulary Review."	Supplement 53: Auto Vocabulary Review.
		1.1b Discuss definitions of vocabulary terms.	
		1.1C Divide into teams and use flash cards to review the meanings of vocabulary terms.	Vocabulary Flash Cards
		1.1d Organize the vocabulary terms and meanings in the form of a "Car Buyers' Dictionary." Develop a special cover for the dictionary.	
	1.2 List advantages and disadvantages of car ownership.	1.2a Read selected references.	Curriculum Innovations, Inc. **Current Consumer and Life Studies**, November 1981, vol. 6, no. 3, pp. 3-10. Maedke, Lowe, and Malouf. **Consumer Education**, pp. 367-69.
		1.2b List and discuss the advantages and disadvantages of owning a car.	
		1.2c Compute statistics to determine if one is able to afford and maintain a given vehicle.	Donelly. **Skills for Consumer Success**, p. 173.

CONSUMER EDUCATION II

UNIT: B. Manage the transportation dollar.

COMPETENCY: 2. Identify factors to consider when buying a car.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
	1.3 List advantages and disadvantages of buying a new car.	1.3a Read selected resources.	Brenneke and Hamill. **Decisions: Making Personal Economic Choices**, pp. 253-54. Donelly. **Skills for Consumer Success**, pp. 180-85. Maedke, Lowe, and Malouf. **Consumer Education**, pp. 367-69.
		1.3b Participate on a panel that addresses advantages and disadvantages of purchasing a new car.	Panel of peers
		1.3c List expenses related to buying a new car.	
		1.3d View and discuss a video related to buying a new car.	Cambridge Home Economics. "How to Buy a New Car and Keep It Running (Almost Forever)." (Video).
		1.3e Complete the supplement "The Perfect Car."	Supplement 54: The Perfect Car.
		1.3f Complete the learning activity "Buying a New Car."	Maedke, Lowe, and Malouf. **Consumer Education: Student Workbook**, pp. 89-90.

UNIT: B. Manage the transportation dollar.

COMPETENCY: 2. Identify factors to consider when buying a car.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.3g Discuss the supplement "Fact Sheet: Lemon Law."	Supplement 55: Fact Sheet: Lemon Law.
		1.3h Complete the learning activity "Lemon Laws: New Aid for Auto Buyers."	Maedke. Lowe, and Malouf. **Consumer Education: Student Workbook**, p. 10.
	1.4 List advantages and disadvantages of buying a used car.	1.4a Read selected references.	Donelly. **Skills for Consumer Success**, pp. 174-79. Money Management Institute. "Your Automobile Dollar," pp. 22-23. (Booklet). Lowe, Malouf, and Jacobson. **Consumer Education and Economics**, pp. 57-58. McGough. **Teenage Guide: Dollars and Sense**, pp. 114-19. U.S. Government Printing Office. "Buying a Used Car." (Booklet).
		1.4b Utilize the current Consumer Reports Buying Guide and Changing Times Automotive Annual to evaluate the performance record of used cars.	Consumer Reports Buying Guide (1992) Changing Times Automotive Annual

CONSUMER EDUCATION II

UNIT: B. Manage the transportation dollar.

COMPETENCY: 2. Identify factors to consider when buying a car.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.4c Make an on-lot inspection of a used car.	
		1.4d Evaluate used car ads.	Newspapers
		1.4e Interview a used car dealer and report the results to the class.	
		1.4f Discuss the supplement "Odometer Tampering."	Supplement 56: Odometer Tampering.
		1.4g Develop a poster around the theme "New Car/Used Car."	
		1.4h Complete the learning activity "Buying a Used Car."	Maedke, Lowe, and Malouf. **Consumer Education: Student Workbook,** pp. 91-92.
		1.4i Complete Student Activity C.	Donelly. **Skills for Consumer Success,** p. 180.
	1.5 Develop checklist to use when buying a car.	1.5a Review information on buying new and used cars.	
		1.5b Identify several resources that will assist the individual when preparing to buy a car.	
		1.5c Interview a person who purchased a car recently and felt that he/she made a good deal. Request pointers for first time car buyers.	

UNIT: B. Manage the transportation dollar.

COMPETENCY: 2. Identify factors to consider when buying a car.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.5d Complete the learning activity "The On-Paper Car Review."	Campbell. **The Confident Consumer: Student Activity Guide**, p. 66.
		1.5e Develop a flyer for consumers entitled "Car Buying Tips."	
		1.5f Complete M.F.E. Module 58: Planning for Family Transportation.	S.C. Department of Education. M.F.E. Module 58: "Planning for Family Transportation."
	1.6 List the features that affect the purchase price of a car.	1.6a Read selected resources.	Money Management Institute. "Your Automobile Dollar," pp. 10-11. (Booklet). Maedke, Lowe, and Malouf. **Consumer Education**, pp. 371-72.
		1.6b Invite a car dealer to speak on the topic "The Cost of Cars."	Local Car Dealer
		1.6c List features commonly included in the base price of a car.	
		1.6d Compile a list of options associated with luxury cars.	
		1.6e Complete the supplement "Options Cost!!!"	Supplement 57: Options Cost!!!

CONSUMER EDUCATION II

UNIT: B. Manage the transportation dollar.

COMPETENCY: 2. Identify factors to consider when buying a car.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
	1.7 Discuss how to test drive a car.	1.7a Read selected references.	Money Management Institute. "Your Automobile Dollar," p. 24. (Booklet). Oppenheim. **Consumer Skills**, pp. 138-40.
		1.7b Discuss factors to consider when road testing a car.	
		1.7c Invite an auto mechanic to explain how to road test a car.	
		1.7d Use the transparency "Road Test" to emphasize important considerations when road testing a car.	Transparency 34: Road Test.

UNIT: B. Manage the transportation dollar.

COMPETENCY: 3. Identify points to consider in financing a car.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. Upon completion of this unit, the learner will complete a sample automobile installment sale contract according to criteria provided by the instructor.	1.1 Identify typer of financing available for a car.	1.1a Read selected resources.	Campbell. **The Confident Consumer**, pp. 191-93. Ford Motor Company. **Financing Matters**, pp. 25-35. Money Management Institute. "Your Automobile Dollar," pp. 12-13. (Booklet). Maedke, Lowe, and Malouf. **Consumer Education**, pp. 387-92.
		1.1b List types of financing available for a car.	
		1.1c Discuss factors involved in financing a car.	
		1.1d Complete learning activity "Financing a Car."	Campbell. **The Confident Consumer: Student Activity Guide**, p. 67.
		1.1e Discuss supplement "Auto Installment Sale Contract."	Supplement 58: South Carolina Vehicle Retail Installment Contract.
		1.1f Complete supplement "Making the Down Payment."	Supplement 59: Making the Down Payment.
	1.2 Analyze advertisements offering auto loans for terms of the loans.	1.2a Collect ads from newspapers related to loans for purchasing automobiles.	Newspapers

CONSUMER EDUCATION II

UNIT: B. Manage the transportation dollar.

COMPETENCY: 3. Identify points to consider in financing a car.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.2b View and discuss the transparency "Auto Ad Abbreviations."	Transparency 35: Auto Ad Abbreviations.
		1.2c Discuss and evaluate auto loan advertisements.	
		1.2d Compute the total finance charges for selected ads.	
		1.2e Complete learning activity "Owning a Car."	Maedke, Lowe, and Malouf. **Consumer Education: Student Workbook**, pp. 95-96.
		1.2f Complete learning activity on transportation.	Bingham, Edmondson, and Stryker. **Choices: A Teen Woman's Journal for Self-Awareness and Personal Planning**, pp. 66-69.
	1.3 Discuss the importance of shopping for credit.	1.3a Read selected references.	Campbell. **The Confident Consumer**, pp. 263-77. Donelly. **Skills for Consumer Success**, pp. 75-78, 81-93.
		1.3b Define terms associated with auto credit.	Supplement 60: Auto Credit Word Check.
		1.3c Compile a list of reasons why credit is sometimes a necessity.	

UNIT: B. Manage the transportation dollar.

COMPETENCY: 3. Identify points to consider in financing a car.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.3d Visit the library to research ways to cut the cost of auto financing.	
		1.3e Complete the learning activity "Commercial and Consumer Credit."	Maedke, Lowe, and Malouf. **Consumer Education: Student Workbook**, pp. 43-44.
		1.3f View and discuss the filmstrip "Wheels, Deals, and You."	Money Management Institute. "Wheels, Deals, and You." (Filmstrip).
	1.4 Develop a list of things to do before signing a purchase agreement for a car.	1.4a Read selected resources.	Donelly. **Skills for Consumer Success**, pp. 227-28. Money Management Institute. "Your Automobile Dollar," p. 25. (Booklet).
		1.4b Brainstorm a "To-Do List" relative to precautions to take before signing a purchase agreement for a car.	
		1.4c Discuss the importance of the "To-Do List."	
		1.4d Discuss the supplement "The Final Paperwork."	Supplement 61: The Final Paperwork.

CONSUMER EDUCATION II

UNIT: B. Manage the transportation dollar.

COMPETENCY: 3. Identify points to consider in financing a car.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.4e Complete a sample automobile installment sale contract.	Sample Automobile Installment Sale Contract
		1.4f Complete the M.F.E. Module 59: Selecting Transportation.	S.C. Department of Education. M.F.E. Module 59: "Selecting Transportation."

UNIT: B. Manage the transportation dollar.

COMPETENCY: 4. Purchase auto insurance.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. After instruction and participation in selected learning activities, the learner will describe the kind of protection provided in an adequate automobile insurance policy for the state of South Carolina.	1.1 Explain the importance of automobile insurance.	1.1a Read selected resources.	Bonnice and Bannister. **Developing Consumer Attitudes**, pp. 143-47. Campbell. **The Confident Consumer**, pp. 193-96. Donnelly. **Skills for Consumer Success**, pp. 153-56. Money Management Institute. "Your Automobile Dollar," pp. 13-15. (Booklet). Maedke, Lowe, and Malouf. **Consumer Education**, pp. 256-72. "The Compelling Case for No-Fault Insurance." **Changing Times**, July 1989, pp. 49-52.
		1.1b List and define terms associated with auto insurance. - Adjuster - Collision Insurance - Coverage - Comprehensive Insurance - Deductible - Medical Coverage - Liability Insurance - Claim - No-Fault Insurance	

UNIT: B. Manage the transportation dollar.

COMPETENCY: 4. Purchase auto insurance.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		- Policy Limit - Premium - Uninsured Motorist Insurance	
		1.1c Complete "Auto Insurance Word Scramble."	Supplement 62: Auto Insurance Word Scramble.
	1.2 Identify kinds of automobile insurance coverage.	1.2a Discuss the six essential elements of automobile insurance packages.	Transparency 36: Elements of Automobile Insurance.
		1.2b Read and discuss the South Carolina Automobile Insurance Fact Sheet.	Supplement 63: Fact Sheet: Automobile Insurance.
		1.2c Discuss automobile insurance coverage options.	"Facts About Auto Insurance," **Consumer's Research**, July 1987, pp. 35-37.
		1.2d Invite an auto insurance salesperson to discuss available auto insurance in South Carolina.	Local auto insurance salesperson
		1.2e Complete M.F.E. Module 65: Buying Motor Vehicle Insurance.	S.C. Department of Education. M.F.E. Module 65: "Buying Motor Vehicle Insurance."
	1.3 List factors affecting automobile insurance rates.	1.3a Brainstorm for factors that affect automobile insurance costs.	

UNIT: B. Manage the transportation dollar.

COMPETENCY: 4. Purchase auto insurance.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.3b Review and discuss samples of automobile insurance policies issued by different companies.	Sample automobile insurance policies
		1.3c Share personal experiences regarding cost of automobile insurance.	
		1.3d Complete the learning activity "Shopping for Auto Insurance."	Campbell. **The Confident Consumer: Student Activity Guide**, p. 68.
		1.3e Complete learning activities "Automobile Insurance."	Maedke, Lowe, and Malouf. **Consumer Education: Student Workbook**, pp. 65-70.
		1.3f Read and discuss "Car Insurance: Are Rates Too High?"	The Direct Selling Education Foundation. "At Home With Consumers," April 1989, Vol. 10, No. 1. (Newsletter).
	1.4 Identify steps to follow in the event of a traffic accident.	1.4a Read selected reference.	S.C. Department of Highways and Public Transportation. "South Carolina Driver's Manual," pp. 26-27. (Booklet).
		1.4b List procedures to take if one is involved in a traffic accident.	
		1.4c Explain the importance of not leaving the scene when you have been involved in an accident.	

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UNIT: B. Manage the transportation dollar.

COMPETENCY: 5. Identify costs in the maintenance of a vehicle.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. After participating in selected learning experiences, the learner will develop an automobile maintenance schedule for himself/herself or a family member. Predetermined criteria must be observed.	1.1 Determine maintenance procedures that must be done on an automobile.	1.1a Read and discuss selected references.	Campbell. **The Confident Consumer**, pp. 196-97. Money Management Institute. "Your Automobile Dollar," pp. 26-27. (Booklet). Maedke, Lowe, and Malouf. **Consumer Education**, pp. 388-91. Swanson. **Consumer Challenges and Issues**, pp. 217-19.
		1.1b Compile a list of automobile maintenance procedures.	
		1.1c Discuss warranties as they relate to new and used automobiles.	
	1.2 Establish a timeline for maintenance tasks.	1.2a Review automobile maintenance booklets to determine appropriate items for specific maintenance procedures.	Automobile Maintenance Booklets
		1.2b Discuss the importance of adhering to the suggested maintenance schedule.	

UNIT: B. Manage the transportation dollar.

COMPETENCY: 5. Identify costs in the maintenance of a vehicle.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.3a Discuss maintenance procedures involved in each type of automobile maintenance. - Preventive - Corrective	Transparency 37: Automobile Maintenance: Preventive/ Corrective.
		1.3b Complete learning activity "Car Operation and Maintenance."	Campbell. **The Confident Consumer: Student Activity Guide**, p. 69.
		1.3c Complete M.F.E. Module 60: Caring for a Vehicle.	S.C. Department of Education. M.F.E. Module 60: "Caring for a Vehicle."

UNIT: C. Apply the management process in purchasing health and life insurance.

COMPETENCY: 1. Identify factors to consider in the purchase of health insurance.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. Given appropriate instruction and related activities, the learner will correctly identify the major kinds of health insurance and explain how they meet the differing needs of customers.	1.1 Explain reasons for health insurance.	1.1a Read selected references.	Brenneke and Hamill. **Decisions: Making Personal Economic Choices**, pp. 318-20. Changing Times Education Service. **Insurance**, pp. 13-17.
		1.1b Discuss the historical background of insurance in the United States.	
		1.1c List the main purposes of health insurance. - protection against hospital and medical expenses - protection against loss of income due to illness or accident	
		1.1d Compile a list of illnesses, injuries, or conditions which would require health insurance as a form of financial protection.	
		1.1e Complete the listening/ participation exercise "Health Care: Meeting the Challenge."	------. **Insurance: Teacher's Guide.** Blackline Original 15 and 16.

UNIT: C. Apply the management process in purchasing health and life insurance.

COMPETENCY: 1. Identify factors to consider in the purchase of health insurance.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
	1.2 Identify terms used in health insurance.	1.1f Conduct a survey of immediate family regarding insurance coverage.	Supplement 64: Do We Know the Answers?
		1.2a Complete the "Attitude Inventory" worksheet.	Maedke, Lowe, and Malouf. **Consumer Education: Student Workbook**, pp. 73-74.
		1.2b Define terms related to health insurance.	Supplement 65: Health Insurance Terms. Campbell. **The Confident Consumer**, pp. 164-69. Changing Times Education Service. **Insurance**, pp. 38-39. Green. **Consumers in the Economy**, pp. 319-22. Maedke, Lowe, and Malouf. **Consumer Education**, p. 309. Ryder. **Contemporary Living**, pp. 204-6. Osler, Green, Bickley, and Ball. **Glossary of Insurance Terms.**
		1.2c Complete bubblegram of insurance terms.	Supplement 66: Insurance Vocabulary Bubblegram.

UNIT: C. Apply the management process in purchasing health and life insurance.

COMPETENCY: 1. Identify factors to consider in the purchase of health insurance.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.2d Play reverse bingo with definitions of insurance terms.	Supplement 67: Reverse Bingo Card.
	1.3 List factors that contribute to rising insurance costs.	1.3a List and discuss factors that contribute to health costs. - advances in technology and new disease treatment - high cost of medical schooling - shortage of medical doctors - increased malpractice insurance premiums - increased cost of overhead and office operations - cost of training ancillary personnel in the medical profession - cost of ambulance service - increased hospital costs for room and board	Ryan. **Managing Your Personal Finances**, p. 194.
		1.3b Invite a speaker to explain costs for health care.	Insurance Agent
		1.3c Research and report on local hospital/health clinic and physician charges for the following: - X-Rays - EKG - physical exam	

CONSUMER EDUCATION II

UNIT: C. Apply the management process in purchasing health and life insurance.

COMPETENCY: 1. Identify factors to consider in the purchase of health insurance.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.3d Complete learning activity on "Health Insurance."	Maedke, Lowe, and Malouf. **Consumer Education: Student Workbook,** p. 77.
	1.4 Identify the basic types of health insurance.	1.4a Read selected references.	Changing Times Education Service. **Insurance**, pp. 85-86. Maedke, Lowe, and Malouf. **Consumer Education**, pp. 310-15.
		1.4b Discuss expenses covered by different types of health insurance coverage. - hospital expense coverage - physician expense coverage - major medical expense coverage - dental expense coverage - student accident coverage	Green. **Consumers in the Economy**, pp. 319-21.
		1.4c List types of health care providers.	
		1.4d Differentiate between government health insurance programs and private health options.	
		1.4f View and discuss a media presentation on health insurance coverage.	Teaching Aids, Inc. "Health and Income Insurance." (Video).

UNIT: C. Apply the management process in purchasing health and life insurance.

COMPETENCY: 1. Identify factors to consider in the purchase of health insurance.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.4f Prepare a bulletin board on types of health insurance.	
		1.4g Complete M.F.E. Module 63.	S.C. Department of Education. M.F.E. Module 63: "Buying Health Insurance."
	1.5 List factors to consider in determining health insurance needs.	1.5a Discuss factors to consider in determining health insurance needs.	Donelly. **Skills for Consumer Success**, pp. 139-43.
		1.5b Invite a resource person to share pointers regarding the selection of health insurance based on individual and family needs.	Local Insurance Agent
		1.5c Complete learning activities designed to identify specific health insurance needs and evaluate health policies.	Swanson. **Consumer Challenges and Issues**, pp. 291-94.
		1.5d Review and discuss sample health insurance policies.	Sample Health Insurance Policies
		1.5e Compare three health insurance policies and prepare a written evaluation of findings.	Supplement 68: Choosing a Health Insurance Policy.

CONSUMER EDUCATION II

UNIT: C. Apply the management process in purchasing health and life insurance.

COMPETENCY: 1. Identify factors to consider in the purchase of health insurance.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.5f Select published cartoons that focus on multi-generational families. Determine appropriate health insurance for each family.	Cartoons

UNIT: C. Apply the management process in purchasing health and life insurance.

COMPETENCY: 2. Identify factors to consider when purchasing life insurance.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. Given hypothetical situations representing a variety of age ranges, family compositions, occupations, and personal and family goals, the learner will do the following: a. determine the type of insurance needed. b. provide written justification for each type of insurance selected.	1.1 Define terms used in life insurance policies.	1.1a Read selected references.	Campbell. **The Confident Consumer**, pp. 314-17. Changing Times Education Service. **Insurance**, pp. 44-73. Donelly. **Skills for Consumer Success**, pp. 141-43. Green. **Consumers in the Economy**, pp. 311-14. Maedke, Lowe, and Malouf. **Consumer Education**, pp. 292-306.
		1.1b Define terms related to life insurance policies.	Supplement 69: Life Insurance Vocabulary List.
		1.1c Complete word search puzzle of vocabulary terms/phrases.	Supplement 70: Life Insurance Word Search.
	1.2 Identify types of life insurance.	1.2a Provide descriptions of each type of life insurance listed below: - term life - endowment - variable life - adjustable life - universal life - whole life	

CONSUMER EDUCATION II

UNIT: C. Apply the management process in purchasing health and life insurance.

COMPETENCY: 2. Identify factors to consider when purchasing life insurance.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.2b Complete a learning activity that serves as a review of types of life insurance.	Supplement 71: Protecting Your Life.
	1.3 Identify factors to consider when selecting life insurance.	1.3a List and discuss factors to consider when selecting life insurance.	Transparency 38: Planning to Buy Life Insurance? Supplement 72: The Benefits of Life Insurance.
		1.3b Invite a guest speaker to discuss life insurance and answer related questions.	Insurance Agent
		1.3c Complete activity sheets on "Life Insurance."	Maedke, Lowe, and Malouf. **Consumer Education: Student Workbook**, pp. 75-76.
		1.3d View and discuss a media presentation on life insurance.	Home Economics School Service. "Insure Yourself: A Guide to Your Security." (Filmstrip).
		1.3e Complete bubblegram on life insurance.	Supplement 73: Life Insurance Bubblegram.

UNIT: C. Apply the management process in purchasing health and life insurance.

COMPETENCY: 2. Identify factors to consider when purchasing life insurance.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
	1.4 List factors that affect the cost of life insurance.	1.4a Discuss factors that impact on the cost of life insurance. - type of life insurance - age of insured - claims paid in the past - operating expenses - reserve fund - investments - company selected - insured's health - insured's occupation - sex - face amount of the policy - benefits - number of persons sharing the risk - other benefits	
		1.4b Complete a reinforcement activity on the value of life insurance.	Supplement 74: The Living Value of Life Insurance.
		1.4c Use the current mortality table to complete learning activity.	Supplement 75: Expecting the Unexpected.
	1.5 List guidelines to use in purchasing and maintaining life insurance coverage.	1.5a Use transparency to introduce guidelines for purchasing life insurance.	Transparency 39: The Wise Insurance Buyer . . .

CONSUMER EDUCATION II

UNIT: C. Apply the management process in purchasing health and life insurance.

COMPETENCY: 2. Identify factors to consider when purchasing life insurance.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.5b View and discuss a selected media presentation of life insurance.	Teaching Aids, Inc. "Health and Income Insurance." "Life Insurance." (Videos).
		1.5c Brainstorm for advantages and disadvantages of purchasing life insurance for teenagers.	
		1.5d Survey five adults and five teenagers to determine the types of life insurance they have. Report findings to class.	
		1.5e Work in small groups to develop case studies involving life insurance. Present the cases to the class for solutions.	
		1.5f Complete M.F.E. Module 64.	S.C. Department of Education. M.F.E. Module 64: "Buying Life Insurance."
		1.5g Participate in an inquiry and discussion activity on life insurance.	Supplement 76: Life Insurance: Exercises for Inquiry and Discussion.

UNIT: D. Identify types of income insurance plans available to wage earners.

COMPETENCY: 1. Recognize the contribution of social security to family security.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. After participating in teacher-selected learning experiences, the learner will prepare an essay on the history and value of the social security program. All predetermined criteria must be followed.	1.1 Identify the purpose of social security.	1.1a Read selected references.	"Social Security: Washington's Dirty Little Secret." **American Legion**, June 1990, pp. 18-19, 46-47. Brenneke and Hamill. **Decisions: Making Personal Economic Choices**, pp. 133-34. Campbell. **The Confident Consumer**, pp. 350-54. Curriculum Innovations, Inc. **Current Consumer and Lifestyles**, March 1985, Vol. 9, No. 7, pp. 24-25. Donelly. **Skills for Consumer Success**, pp. 145-50. U.S. Department of Health and Human Services. "An Introduction to Social Security." (Leaflet). Wyllie et al. **Consumer Economics**, pp. 369-76.
		1.1b List and discuss the general purposes of social security.	
	1.2 List the benefits provided by social security.	1.2a Discuss social security eligibility and contribution rates.	Maedke, Lowe, and Malouf. **Consumer Education: Teacher's Manual**. Transparency Master T-22.

CONSUMER EDUCATION II

UNIT: D. Identify types of income insurance plans available to wage earners.

COMPETENCY: 1. Recognize the contribution of social security to family security.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.2b Evaluate benefits provided by social security: - old age benefits - survivor's benefits - disability benefits - hospital insurance - unemployment insurance - supplemental security income	
		1.2c Research and report findings related to the significance of the "baby boom" period on the future status of the social security program.	
		1.2d Work as a class to develop an exhibit on social security benefits.	
		1.2e Invite a guest speaker to provide an update of government plans to counteract the predicted demise of the social security program.	
	1.3 List steps in applying for a social security number.	1.3a Discuss the procedure for obtaining a social security card.	
		1.3b Complete a sample application for a social security card.	Social Security Application Forms

UNIT: D. Identify types of income insurance plans available to wage earners.

COMPETENCY: 1. Recognize the contribution of social security to family security.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
	1.4 Identify who pays for social security and the role of the federal government.	1.4a Read selected references.	Green. **Consumers in the Economy**, p. 293. Maedke, Lowe, and Malouf. **Consumer Education**, pp. 326-33.
		1.4b Discuss social security contributions paid by workers and employers.	
		1.4c Explain the federal government's role in the social security program.	
		1.4d Explain the meaning of the acronym "FICA."	
		1.4e Describe procedures for verifying social security contributions.	
		1.4f If eligible, obtain a record of personal social security contributions.	
	1.5 Describe how social security contributes to family security.	1.5a List and discuss ways in which social security may provide for family security.	
		1.5b Complete worksheet on income insurance.	Maedke, Lowe, and Malouf. **Consumer Education: Student Workbook**, pp. 79-80.

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UNIT: D. Identify types of income insurance plans available to wage earners.

COMPETENCY: 1. Recognize the contribution of social security to family security.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.5c Write a two-page essay on the topic "Social Security Is Family Security."	
		1.5d View and discuss a filmstrip that explains the social security concept.	Social Studies School Service. "Social Security: Is the System Secure?" (Filmstrip).
		1.5e Conduct a question and answer workshop on "Social Security and Family Security."	Representative From Local Social Security Office The Coalition to Protect Social Security. "Social Security: Crucial Questions and Straight Answers." (Leaflet).
2. Given appropriate background information, the learner will develop a series of posters that illustrate and explain Government Health Insurance Programs. All posters must meet criteria provided by the instructor.	2.1 Describe the provisions for Medicare and Medicaid.	2.1a Read selected references.	Campbell. **The Confident Consumer**, pp. 164-66. Green. **Consumers in the Economy**, p. 292. Maedke, Lowe, and Malouf. **Consumer Education**, pp. 316-18.
		2.1b Differentiate between Medicare and Medicaid.	
		2.1c List the basic services provided by Medicaid.	

UNIT: D. Identify types of income insurance plans available to wage earners.

COMPETENCY: 1. Recognize the contribution of social security to family security.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		2.1d Identify and explain the components of the Medicare Program: - Part A (Hospital Insurance) - Part B (Medical Insurance) 2.1e Interview recipients of Medicare and Medicaid to determine their satisfaction with services provided. Report findings to the class.	

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UNIT: D. Identify types of income insurance plans available to wage earners.

COMPETENCY: 2. Identify purpose of disability income insurance.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. Following instruction and participation in selected learning activities, the learner will correctly identify the advantages and disadvantages of disability insurance.	1.1 Identify reasons for having disability insurance.	1.1a Read selected resources.	Campbell. **The Confident Consumer**, p. 166. Donelly. **Skills for Consumer Success**, p. 138. Green. **Consumers in the Economy**, pp. 322-23. Maedke, Lowe, and Malouf. **Consumer Education**, pp. 333-34.
		1.1b List reasons for obtaining disability insurance.	
		1.1c Develop and disseminate a checklist consumers may consult before deciding to purchase disability income insurance. (FHA/HERO Activity)	
	1.2 Explain how insurance companies handle disability income insurance claims.	1.2a Discuss factors considered by insurance companies when determining whether a person is disabled: - age - education - training - work experience	

UNIT: D. Identify types of income insurance plans available to wage earners.

COMPETENCY: 2. Identify purpose of disability income insurance.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.2b Determine the percentage of a person's normal income that will be paid weekly or monthly if disability occurs.	
		1.2c Explain benefit periods of disability income insurance.	
		1.2d Visit an insurance company to gather additional information on disability income insurance.	

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UNIT: D. Identify types of income insurance plans available to wage earners.

COMPETENCY: 3. Identify purposes of annuities.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. Upon completion of this unit, the learner will identify six types of annuities and provide a correct description of each.	1.1 Define the term annuity.	1.1a Read selected references.	Campbell. **The Confident Consumer**, p. 316. Green. **Consumers in the Economy**, p. 296. Maedke, Lowe, and Malouf. **Consumer Education**, pp. 335-36.
		1.1b Explain the meaning of annuity.	
		1.1c Discuss the difference between an annuity and a life insurance policy.	
		1.1d List and describe the six types of annuities.	
	1.2 Explain how annuities provide protection and add to family security.	1.2a List and discuss positive aspects of annuities.	
		1.2b Invite a resource person to discuss specific requirements for investing in different types of annuities.	
		1.2c Set up a classroom resource center on annuities.	

UNIT: E. Apply the management process in planning savings and investments.

COMPETENCY: 1. Identify reasons for saving money.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. Upon completion of this unit, the learner will identify a long-term goal and develop a savings plan to achieve that goal. Steps for establishing a savings plan must be followed.	1.1 Define the term savings.	1.1a Utilize selected resources to define savings.	Campbell. **The Confident Consumer**, p. 26. Green. **Consumers in the Economy**, p. 211. Maedke, Lowe, and Malouf. **Consumer Education**, p. 123.
		1.1b Compare the various definitions of savings and discuss the similarities.	
		1.1c Explain how savings differs from investing.	Brenneke and Hamill. **Decisions: Making Personal Economic Choices**, p. 293.
	1.2 Identify roadblocks to saving money.	1.2a Brainstorm for roadblocks to saving money.	
		1.2b Discuss "savings" roadblocks such as the following: - lack of self-discipline - lack of a savings plan - inconsistent savings pattern - unrealistic contributions to savings - infrequent review of savings plan	

CONSUMER EDUCATION II

UNIT: E. Apply the management process in planning savings and investments.

COMPETENCY: 1. Identify reasons for saving money.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.2c Share personal experiences regarding roadblocks to saving money.	
	1.3 Identify steps for establishing a savings plan.	1.3a Read selected resource.	Maedke, Lowe, and Malouf. **Consumer Education**, pp. 126-27.
		1.3b Divide into classroom "family groups." Identify one family goal and set up a savings plan to make the goal a reality.	
		1.3c Develop a learning activity package for establishing a savings plan. Share the resource with other departments in the school.	
	1.4 Explain the relationship of short-term and long-term goals to saving.	1.4a Read selected resources.	------. ------, p. 124. Wyllie et al. **Consumer Economics**, pp. 138-39.
		1.4b Explain the difference between short- and long-term financial goals.	
		1.4c List ten or more goals for saving on the chalkboard. Classify each goal as short-term or long-term.	

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UNIT: E. Apply the management process in planning savings and investments.

COMPETENCY: 1. Identify reasons for saving money.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.4d Invite a panel of community professionals to share financial plans followed to reach a long-term goal.	Professional leaders from the community
2. Given comprehensive descriptions of four savings institutions, the learner will select the one that best meets his/her needs. A realistic, written justification must be provided for the final decision.	2.1 List types of savings institutions.	2.1a List the types of savings institutions available to consumers.	Sasse et al. **Life Skills: Personal and Home Management**, pp. 141-42.
		2.1b Use the telephone directory to determine the number and types of savings institutions in the local area.	
	2.2 Identify factors to consider when selecting a savings institution.	2.2a Read selected resources.	Green. **Consumers in the Economy**, pp. 214-18. Sasse et al. **Life Skills: Personal and Home Management**, pp. 144-45.
		2.2b Discuss the importance of the following factors related to selecting a savings institution: - safety - services offered - charges and earnings - convenience - attitude of personnel	

CONSUMER EDUCATION II

UNIT: E. Apply the management process in planning savings and investments.

COMPETENCY: 1. Identify reasons for saving money.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		2.2c Ask two persons who are using a savings institution to give reasons for selecting that particular institution. Compare the reasons given with the factors discussed in class.	
		2.2d Research the Depository Institution Act of 1982. Write a short paper that explains the significance of the act.	
	2.3 Explain why life insurance may be a form of savings.	2.3a Discuss reasons insurance may be considered a form of savings.	
		2.3b Invite an insurance agent to explain how insurance can serve as a means of saving money.	

UNIT: E. Apply the management process in planning savings and investments.

COMPETENCY: 2. Identify types of investments.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. Given a hypothetical gift of $1,000.00, the learner will do the following: a. decide on a strategy for investing the money. b. estimate the type or amount of return from the investment. c. determine opportunity cost(s) of the investment. d. submit a written summary of the activity.	1.1 List assets to consider before investing money.	1.1a Brainstorm for personal assets related to successful money investments. 1.1b Discuss the importance of the following assets when developing investment plans: - net worth - age - personal circumstances - ability to handle risk - money management skills - time available	
	1.2 Define the terms securities, stocks, bonds, and mutual funds.	1.2a Read selected resources.	Brenneke and Hamill. **Decisions: Making Personal Economic Choices**, pp. 297-301. Green. **Consumers in the Economy**, pp. 218-25. Money Management Institute. "Your Savings and Investment Dollar," pp. 14-18. (Booklet).
		1.2b Discuss the meaning of each of the following terms: - security - stocks - bonds - mutual funds	

CONSUMER EDUCATION II

UNIT: E. Apply the management process in planning savings and investments.

COMPETENCY: 2. Identify types of investments.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.2c List advantages and disadvantages of each of the investment options discussed.	
		1.2d Collect brochures describing various investment options from local financial institutions. Discuss information provided in the brochures.	
		1.2e Visit the library and locate sources of information that would be useful to consumers interested in investing money. Share the result(s) with the class.	
		1.2f Solve Investment Problem 1.	Maedke, Lowe, and Malouf. **Consumer Education**, p. 162.
	1.3 Demonstrate proficiency in reading stock and bond listings.	1.3a Practice reading stock and bond listings.	Brenneke and Hamill. **Decisions: Making Personal Economic Choices**, pp. 299-300. Maedke, Lowe, and Malouf. **Consumer Education**, pp. 160-61. Copies of **Wall Street Journal**

CONSUMER EDUCATION II

UNIT: E. Apply the management process in planning savings and investments.

COMPETENCY: 2. Identify types of investments.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
	1.4 Explain why saving by investment is a long-term goal.	1.4a Explain why earning money from investments is considered a long-term goal.	
		1.4b Compare income expectations, risk, and growth possibilities of the following investment options: - time deposit - stocks - bonds - mutual funds	Brenneke and Hamill. **Decisions: Making Personal Economic Choices**, p. 303.
		1.4c View and discuss a video that presents various investment concepts and techniques.	Cambridge Home Economics. "Smart Investing - Consumer Reports." (Video).
		1.4d Complete M.F.E. Module 66.	S.C. Department of Education. M.F.E. Module 66: "Planning Investments."
		1.4e Invite a banker to discuss investments as long-term goals.	Local banker
	1.5 Describe how real estate is a form of investment.	1.5a Read selected resources.	Campbell. **The Confident Consumer**, pp. 306-7. Green. **Consumers in the Economy**, pp. 219-21. Oppenheim. **Consumer Skills**, pp. 345-47.

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UNIT: E. Apply the management process in planning savings and investments.

COMPETENCY: 2. Identify types of investments.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.5b List and discuss factors that make real estate an attractive investment.	Albin. **Consumer Economics and Personal Money Management,** pp. 234-35.
		1.5c Distinguish between improved/ unimproved rental property.	Money Management Institute. "Your Savings and Investment Dollar," pp. 20-21. (Booklet).
		1.5d Discuss advantages and disadvantages of using real estate as an investment.	
		1.5e Select one of the following real estate related companies to research. Write a paragraph that reveals your feelings regarding investing your savings in such a venture. - shopping centers - manufactured home builders - hotel and bank property - land, minerals, and timber	
	1.6 Explain how education is an investment.	1.6a Read selected references.	Campbell. **The Confident Consumer,** pp. 307-14. Money Management Institute. "Your Savings and Investment Dollar," pp. 22-23. (Booklet).

UNIT: E. Apply the management process in planning savings and investments.

COMPETENCY: 2. Identify types of investments.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.6b Debate the pros and cons of investing in education.	
		1.6c Research the benefits of pursuing each of the following as an investment in education: - a college education - occupational training - an apprenticeship - military service - work experience	
		1.6d Write a paper entitled "Education: My Ticket to the Future."	
		1.6e Complete learning activity on investment options.	Campbell. **The Confident Consumer: Student Activity Guide**, pp. 111-12.
	1.7 Identify legislation that protects investors.	1.7a Read selected references.	Brenneke and Hamill. **Decisions: Making Personal Economic Choices**, pp. 72-74. Green. **Consumers in the Economy**, p. 222.

CONSUMER EDUCATION II

UNIT: E. Apply the management process in planning savings and investments.

COMPETENCY: 2. Identify types of investments.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.7b Research and explain laws designed to protect investors. - Securities Act of 1933 - Securities Exchange Act of 1934 - Investment Advisors Act of 1940 - Investment Company Act of 1940	
		1.7c Research and discuss the Securities and Exchange Commission's ten warning signals for investors.	Albin. **Consumer Economics and Personal Money Management**, p. 312.

CONSUM[illegible]EDUCATION II

UNIT: F. Demonstrate an understanding of how a will contributes to family security.

COMPETENCY: 1. Identify the purpose of a will.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. After participating in a variety of classroom activities, the learner will correctly differentiate between a traditional and a living will.	1.1 List reasons for having a will.	1.1a Read selected resources.	Federal Trade Commission. "Consumer Guide to the FTC Funeral Rule." (Brochure). Money Management Institute. "Your Retirement Dollar," p. 28. (Booklet). South Carolina Bar. "Do You Need a Will?" (Leaflet).
		1.1b Discuss the functions of a will. - It designates how personal property will be distributed. - It may be able to reduce estate taxes and expenses. - It designates the individual(s) who will manage and settle the estate of the deceased. - It can establish trusts. - It designates guardians for the person and property of minor children.	

CONSUMER EDUCATION II

UNIT: F. Demonstrate an understanding of how a will contributes to family security.

COMPETENCY: 1. Identify the purpose of a will.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
	1.2 Define terms used in making a legal will.	1.2a Define the following terms related to wills. - will - testator - trust - estate - probate - guardian - administrator - executor - assets - witness - testament - holographic will - legacy - testatrix - heir - codicil	
		1.2b Complete a vocabulary enrichment activity.	Supplement 77: The Will Wheel
	1.3 Identify taxes that concern a testator.	1.3a Research estate, inheritance, and gift taxes and explain why they would be of concern to a person making a will.	Albin. **Consumer Economics and Personal Money Management**, pp. 385-87. Gitman and Joehnk. **Personal Financial Planning**, pp. 502-75. Mathur. **Personal Finance**, pp. 670-75.

UNIT: F. Demonstrate an understanding of how a will contributes to family security.

COMPETENCY: 1. Identify the purpose of a will.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
	1.4 Discuss consequences of dying without a will.	1.4a Invite a lawyer to share case summaries of persons who died without having prepared a will.	Local Lawyer
		1.4b Work in groups to develop a list of suggestions for consumers to consider regarding wills.	
		1.4c Conduct a neighborhood campaign that focuses on encouraging eligible individuals to make a will. (FHA/HERO Activity)	
	1.5 Discuss factors involved in a living will.	1.5a Explain the living will concept.	Albin. **Consumer Economics and Personal Money Management**, p. 380.
		1.5b Review and discuss a copy of the South Carolina Living Will Form: Declaration of a Desire for a Natural Death.	Supplement 78: Living Will Form: Declaration of a Desire for a Natural Death.

CONSUMER EDUCATION II

UNIT: F. Demonstrate an understanding of how a will contributes to family security.

COMPETENCY: 2. Prepare a will.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. Following appropriate instruction, the learner will write a sample will according to predetermined criteria.	1.1 Identify characteristics of a legal will.	1.1a Read selected resources.	Albin. **Consumer Economics and Personal Money Management**, pp. 375-78. Gitman and Joehnk. **Personal Financial Planning**, pp. 585-93. Herrmann. **Consumer Choice in the American Economy**, pp. 464-67. Mathur. **Personal Finance**, pp. 666-75.
		1.1b List and discuss the major elements of a will.	
		1.1c Read a sample will and identify the major elements therein.	Sample Will
	1.2 List steps to follow when making a will.	1.2a Discuss requirements of a valid will in South Carolina.	South Carolina Commission on Women. "In the Final Analysis: Women, Wills, and Estates." (Pamphlet).
		1.2b Invite a resource person to conduct a workshop on writing wills.	Local Lawyer
		1.2c Develop a flier that outlines the steps to follow when making a will. Distribute the flier at school and in the neighborhood.	

UNIT: F. Demonstrate an understanding of how a will contributes to family security.

COMPETENCY: 2. Prepare a will.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
	1.3 Write a sample will.	1.3a Make a list of personal assets that could be passed on to others by way of a will. 1.3b Write a will based on your personal assets.	

UNIT: G. Demonstrate an understanding of the factors involved in planning a funeral.

COMPETENCY: 1. Identify steps in planning a funeral.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. Upon completion of this unit, the learner will provide correct answers to five out of eight questions related to planning a funeral.	1.1 Discuss ways to finance a funeral.	1.1a Read selected resources.	Green. **Consumers in the Economy,** pp. 386-90. French. **How to Avoid Financial Tangles**, pp. 66-67. Leet and Driggers. **Economic Decisions for Consumers**, pp. 604-7. Micheli. "Paying for the Chill," **Money Magazine**, December 1988, pp. 143-48.
		1.1b Identify and discuss ways to finance a funeral. - Cash - Trust - Insurance Policy - Memorial Society - Government Benefits - Fraternal Order	
		1.1c Discuss reasons for the increase in average funeral costs in recent years.	Transparency 40: Average Funeral Costs.

CONSUMER EDUCATION II

UNIT: G. Demonstrate an understanding of the factors involved in planning a funeral.

COMPETENCY: 1. Identify steps in planning a funeral.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
	1.2 Identify factors to consider when selecting a funeral director.	1.2a Discuss factors related to selecting a funeral director. - needs of the family - quality of the establishments - patient, understanding, and open-minded director - services provided - costs of services	National Selected Morticians Resources. "A Helpful Guide to Funeral Planning," p. 3. (Brochure).
		1.2b Ask individuals who have used the services of a funeral director to state reasons for selecting a particular establishment. Share findings with the class.	
	1.3 Identify types of services available.	1.3a List and discuss services a funeral director may provide.	------. -----, p. 6. (Brochure).
		1.3b Invite a local funeral director to discuss services provided by his establishment.	Local Funeral Director
		1.3c Visit several funeral homes and collect literature that describes services provided.	

UNIT: G. Demonstrate an understanding of the factors involved in planning a funeral.

COMPETENCY: 1. Identify steps in planning a funeral.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
	1.4 Identify points to consider when selecting a cemetery plot.	1.4a Use the yellow pages of the telephone book to locate ads for cemeteries. Compare listings of services provided. Talk with cemetery personnel regarding factors to consider when selecting a burial plot. - cost - perpetual care services - above or below ground interment - local interment law(s)	
	1.5 List sequential steps to follow when planning a funeral.	1.5a Outline steps to follow when planning a funeral. 1.5b Explain the importance of following the steps in the order listed.	Doric, Inc. "Decisions: A Handbook of Helpful Facts and Suggestions for a Time of Sorrow." (Booklet).

UNIT: G. Demonstrate an understanding of the factors involved in planning a funeral.

COMPETENCY: 2. Identify information that a funeral director should provide families.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. Following participation in selected activities, the learner will develop a booklet, "Tips for Cutting Funeral Costs." The evaluation will be based on the following: a. scope of information provided b. accuracy of information c. artistic design	1.1 Identify factors affecting the cost of a funeral.	1.1a Discuss categories of charges that make up the cost of a funeral. - professional services of the funeral director and his staff - use of facilities and equipment - disposition of the body - funeral merchandise (casket, vault, urn, monument, and grave marker) - miscellaneous (flowers, death notice, additional limousines, pictures, etc.)	
		1.1b Invite a funeral director to discuss charges for funeral package offerings.	Funeral Director
	1.2 Itemize costs of body preparation, display, transportation, and service.	1.2a Review and discuss a listing of approximate funeral costs.	Supplement 79: A Guide to Funeral Costs.
		1.2b Work in small groups to develop plans for a "customized" funeral. Itemize costs and compare the costs with those of a "package plan" for funerals. Use prices provided by a local funeral director.	

CONSUMER EDUCATION II

UNIT: G. Demonstrate an understanding of the factors involved in planning a funeral.

COMPETENCY: 2. Identify information that a funeral director should provide families.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
	1.3 Identify laws regulating funeral expenses and disclosure of costs.	1.3a Read selected references.	Federal Trade Commission. "Consumer Guide to the FTC Funeral Rule." (Brochure). Miller. **Economic Issues for Consumers**, pp. 497-98. Raether. **The Funeral Director's Practice Management Handbook**, pp. 270-82.
		1.3b Discuss federal regulations regarding funeral expenses and disclosure costs.	
		1.3c Contact a representative of the Funeral Services Consumer Assistance Program to request information concerning consumer redress as a result of fraud or lack of required information.	Funeral Services Consumer Assistance Program (FSCAP). (800-662-7666).

UNIT: H. Evaluate job opportunities in the consumer affairs area.

COMPETENCY: 1. Identify employment available in the consumer affairs area.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. Given appropriate resources, the learner will prepare a detailed, written task analysis for a selected job option in the consumer affairs area. All predetermined criteria must be observed.	1.1 Identify employment opportunities in the public and private sectors.	1.1a Read selected resources.	Bonnice and Bannister. **Consumers Make Economic Decisions,** pp. 383-86. Home Economists in Business. "Business Career Opportunities for Home Economists," pp. 14-15. (Booklet). Kendall and Sproles. **Professional Development in Home Economics,** pp. 115-20. Parker. **Home Economics: An Introduction to a Dynamic Profession,** pp. 199-209.
		1.1b Compile separate lists of consumer affairs employment opportunities in the public and private sectors.	
	1.2 Research responsibilities, qualifications, and salaries for selected careers in the consumer affairs area.	1.2a Work in small groups to develop career profiles for specific job options in the consumer affairs area.	
		1.2b Develop a collage on a selected consumer affairs career.	Magazines

CONSUMER EDUCATION II

UNIT: H. Evaluate job opportunities in the consumer affairs area.

COMPETENCY: 1. Identify employment available in the consumer affairs area.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.2c Visit with a consumer affairs employee or employer to learn more about the occupation.	
		1.2d Select four consumer affairs positions and write job descriptions for them.	Supplement 80: Careers in Consumer Affairs.
		1.2e After reviewing personal skills, attitudes, and career goals, write a paper on "The Consumer Affairs Job for Me."	
		1.2f Compare the requirements for entry-level positions and advanced positions in the consumer affairs field.	
		1.2g Research salary ranges for selected consumer affairs job options.	
		1.2h Volunteer to work for a consumer affairs employer on Saturdays. Prepare a written report of the experience.	
		1.2i Utilize a job qualification profile to determine eligibility for a specific job in the consumer affairs area.	Levit. **Your Career: How to Make It Happen**, pp. 33-34.

UNIT: H. Evaluate job opportunities in the consumer affairs area.

COMPETENCY: 2. List reasons for seeking careers in the consumer affairs area.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
1. Upon completion of this unit, the learner will use a commercial or teacher-prepared map of the local area to identify the location of ten consumer affairs job sites.	1.1 Identify terms associated with consumer affairs.	1.1a Brainstorm for terms related to consumer affairs.	
		1.1b Explain the relationship of each of the terms identified to the consumer affairs field.	
	1.2 Identify reasons people are employed in consumer affairs positions.	1.2a List the three areas of concern in the consumer affairs field. - consumer protection - consumer education - consumer economics	
		1.2b Research and discuss current consumer affairs activities related to the following: - government processes and legislation - economic conditions - consumer policies and issues - consumer attitudes and behaviors	
		1.2c Identify local and nationally recognized consumer advocates and their work involving consumer issues.	

CONSUMER EDUCATION II

UNIT: H. Evaluate job opportunities in the consumer affairs area.

COMPETENCY: 2. List reasons for seeking careers in the consumer affairs area.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.2d Interview persons employed in consumer affairs positions regarding - reason(s) for selecting their jobs - satisfaction with their work - tips for newcomers in the field	
		1.2e Explain the contribution of the consumer affairs profession to the quality of individual and family life.	
		1.2f Complete related learning activity.	Bonnice and Bannister. **Consumers Make Economic Decisions: Student Activity Guide**, p. 125.
	1.3 Identify factors to consider when conducting a self-inventory.	1.3a Read selected resources.	Brenneke and Hamill. **Decisions: Making Personal Economic Choices**, pp. 91-96. Ryan. **Managing Your Personal Finances**, pp. 3-6. S.C. Department of Education. **Job Seeking: How and Where**, pp. 2-35.

UNIT: H. Evaluate job opportunities in the consumer affairs area.

COMPETENCY: 2. List reasons for seeking careers in the consumer affairs area.

PERFORMANCE OBJECTIVE	PERFORMANCE GUIDE	LEARNING EXPERIENCES	INSTRUCTIONAL RESOURCES
		1.3b Discuss factors associated with a self-inventory. - wants and needs - values - desired life-style - aptitudes and skills - personality traits - interests	
		1.3c Complete related learning activities: - "Planning for the Job You Want" - "Exploring Careers" - "Personal and Career Values"	Dlabay. **Decisions: Making Personal and Economic Choices: Student Workbook**, pp. 37-40.

APPENDIX A

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APPENDIX A

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APPENDIX B

EDUCATIONAL MEDIA (PRINTED)

APPENDIX B

EDUCATIONAL MEDIA (PRINTED)

American Council of Life Insurance, Health Insurance Association of America,
1850 K Street NW, Washington, DC 20006.
Pamphlet: **CONSUMER NOTES: CHECKLIST FOR CHANGE: FINANCIAL PLANNING FOR LIFE'S TRANSITIONS**

American Land Title Association, 1828 L Street NW, Suite 705, Washington, DC 20036.
Booklet: **BLUEPRINT FOR HOME BUYING**

American Telephone and Telegraph (Local Office).
Booklet: **THE MOVING BOOK**

Century 21 Real Estate Corporation (Local Office).
Leaflet: **21 WAYS TO FINANCE PROPERTY**

The Coalition to Protect Social Security,
1201 16th Street NW, Suite 222, Washington, DC 20036.
Leaflet: **SOCIAL SECURITY: CRUCIAL QUESTIONS AND STRAIGHT ANSWERS**

Consumer Information Center, Post Office Box 100, Pueblo, Colorado 81002.
Booklet: **WHAT CONSUMERS SHOULD KNOW ABOUT SERVICE CONTRACTS AND REPAIR SERVICES, #568W**

Council of Better Business Bureaus, Inc., 1515 Wilson Boulevard, Arlington, Virginia 22209.
Booklet: **TIPS ON BUYING A MOBILE/MANUFACTURED HOME**

Direct Selling Education Foundation, 1776 K Street NW, Suite 600, Washington, DC 20006.
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Booklets: **A PRIMER ON INFLATION**
THE STORY OF INFLATION
THE STORY OF CONSUMER CREDIT

Federal Trade Commission, Sixth Street and Pennsylvania Avenue NW,
Washington, DC 20580.
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FACTS FOR CONSUMERS, WINTER 1986
HOW TO BUY A MANFACTURED/MOBILE HOME
THE MORTGAGE MONEY GUIDE
Brochures: **CONSUMERR GUIDE TO THE FTC FUNERAL RULE**
USING PLASTIC: A YOUNG ADULT'S GUIDE TO CREDIT CARDS
Leaflet: **WARRANTIES: THERE OUGHT TO BE A LAW**

Jordon Fetterman. Charles A. Bennett Company, Inc., Peoria, Illinois.
Booklet: **CONSUMER CREDIT**

Funeral Services Consumer Assistance Program, 2250 East Devon, Suite 250,
Des Plaines, Illinois 60018. (Telephone 800-662-7666)
Pamphlet: **FUNERAL SERVICES CONSUMER ASSISTANCE PROGRAM**

Home Economists in Business, 5008 Pine Creek Drive, Suite B, Westerville, Ohio 4301.
Brochure: **BUSINESS CAREER OPPORTUNITIES FOR HOME ECONOMISTS**

Insurance Information Institute, 110 William Street, New York, New York 10038.
Booklet: **INSURANCE FOR THE HOME**

Lobb.
Learning Activity Package: **HANDLING YOUR MONEY**

Manufactured Housing Institute of South Carolina, 1103 "B" Avenue,
Post Office Box 5885, Columbia, South Carolina 29171-5885.
Leaflet: **LET'S GET TO THE TRUTH ABOUT MANUFACTURED HOUSING**

Money Management Institute, Household Financial Services,
2799 Sanders Road, Prospect Heights, Illinois 60070.
Booklets: **YOUR AUTOMOBILE DOLLAR**
YOUR SAVINGS AND INVESTMENT DOLLAR
YOUR RETIREMENT DOLLAR

National Selected Morticians Resources, Inc., Evanston, Illinois.
Brochure: **A HELPFUL GUIDE TO FUNERAL PLANNING**

Private Label Manufacturers Association, 41 East 42 Street, New York, New York 10017.
Booklet: **SMART SHOPPER PRICE COMPARISON GUIDE**

South Carolina Association of Realtors, 1140 Briargate Circle,
Post Office Box 21827, Columbia, South Carolina 29221.
Leaflet: **WHAT YOU SHOULD KNOW ABOUT WORKING WITH A REALTOR**

South Carolina Bar, Post Office Box 11039, Columbia, South Carolina 29205.
Leaflet: **DO YOU NEED A WILL?**

South Carolina Commission on Women, 2221 Devine Street, Suite 408,
Columbia, South Carolina 29205.
Pamphlet: **IN THE FINAL ANALYSIS: WOMEN, WILLS, AND ESTATES**

South Carolina Department of Consumer Affairs,
Post Office Box 5757, Columbia, South Carolina 29250.
Curriculum Packet: **CREDIT: A TEACHING UNIT**
Booklets: **ADVERTISEMENTS DEMAND SENSE**
RIP-OFF

South Carolina Department of Education, 1429 Senate Street, Columbia, South Carolina 29201.

Human Development Module: **# 5 THE PARTS AND FUNCTIONS OF THE HUMAN REPRODUCTIVE SYSTEM**

Management and Family Economics Modules:
# 9 CHOOSING RESOURCES
#37 CHOOSING A LIFESTYLE
#43 CHOOSING CREDIT
#44 USING CREDIT
#52 SELECTING A SERVICE CONTRACT
#53 USING CONSUMER PROTECTION
#54 COMPLETING INCOME TAX FORMS
#55 PURCHASING A HOME
#58 PLANNING FOR FAMILY TRANSPORTATION
#59 SELECTING TRANSPORTATION
#60 CARING FOR A VEHICLE
#63 BUYING HEALTH INSURANCE
#64 BUYING LIFE INSURANCE
#65 BUYING MOTOR VEHICLE INSURANCE
#66 PLANNING INVESTMENTS

Transparencies: **WORLD OF WORK - MONEY MANAGEMENT, FINANCING, AND CREDIT: WHY HAVE A SPENDING PLAN?**
WHAT IS CREDIT?
MAKING A SPENDING PLAN

South Carolina Department of Highways and Public Transportation (Local Office).
Booklet: **SOUTH CAROLINA DRIVER'S MANUAL**

University of Illinois, Education Media/Resources,
Education Building, Champaign, Illinois 61820.
Booklet: **INSURING YOUR HOME**

United States Department of Agriculture,
14th Street and Independence Avenue SW, Washington, DC 20250.
Booklet: **SIMPLE HOME REPAIRS INSIDE**

United States Department of Health and Human Services, Washington, DC 29250.
Leaflet: **AN INTRODUCTION TO SOCIAL SECURITY**

United States Department of Housing and Urban Development,
451 Seventh Street SW, Washington, DC 29250.
Booklets:
HOME BUYERS' VOCABULARY
WISE RENTAL PRACTICES
WISE HOME BUYING
SETTLEMENT COSTS

United States Internal Revenue Service (Local Office).
Booklet: **TAX INFORMATION ON MOVING EXPENSES**

United States Government Printing Office, Washington, DC 20402.
Booklet: **BUYING A USED CAR**

Walch, J. Weston, Publisher, 321 Valley Street, Portland, Maine 04104-0658.

Activity Masters: **HANDLING YOUR MONEY**
BASIC MONEY MANAGEMENT

Women's Bureau, United States Department of Labor, Region IV: Atlanta, 1375 Peachtree Street, NE, Room 323, Atlanta, GA 30367. Phone (404) 347-4461

Write for a list of numerous, varied publications available including fact sheets and booklets with titles such as BLACK WOMEN BUSINESS OWNERS, WOMEN WORKERS: OUTLOOK TO 2005, WOMEN WHO MAINTAIN FAMILIES, 20 FACTS ON WOMEN WORKERS, AND WOMEN IN MANAGEMENT. Most titles are free of charge.

APPENDIX C

FILMS, FILMSTRIPS, AND VIDEOS

APPENDIX C

FILMS, FILMSTRIPS, AND VIDEOS

Cambridge Home Economics, One Player's Club Drive,
Department HE-3, Charleston, West Virginia 25311.

Videos: **HOME BUYING: THE BOTTOM LINE**
HOW TO BUY A NEW CAR AND KEEP IT RUNNING (ALMOST FOREVER)
SMART INVESTING - CONSUMER REPORTS

Glencoe Publishing Company, 15319 Chatsworth Street, Mission Hills, California 91345.

Filmstrips: **A PLACE TO SUIT YOUR NEEDS**
COMPARISON SHOPPING
CONSUMER ACTIONS
CONSUMER PROTECTION
CONSUMER'S RIGHTS
FINDING A PLACE TO LIVE
GETTING THE MOST FROM YOUR HOUSING DOLLAR
HOUSEKEEPING MADE EASY
HOUSING ALTERNATIVES
THE CONSUMER AND THE ECONOMY
UNDERSTANDING ADVERTISING
UNDERSTANDING INFLATION

Home Economics School Service, 10200 Jefferson Boulevard, Room 8,
Post Office Box 802, Culver City, California 90232-0802.

Filmstrips: **BUY IT YOURSELF**
CONCERNING CONSUMERS
DOES SHOPPING MEAN BUYING?
INSURE YOURSELF: A GUIDE TO YOUR SECURITY

Insurance Information Institute, 110 William Street, New York, New York 10038.

Filmstrip: **AN INTRODUCTION TO PROPERTY AND LIABILITY INSURANCE**

Internal Revenue Service (Local Office).

Videos: **PUBLIC AFFAIRS OFFICER**
TAX FORMS

The Learning Seed, Inc., 330 Telser Road, Lake Zurich, Illinois 60047.

Filmstrips: **A GUIDE TO CHECKING AND SAVINGS ACCOUNTS**
THE DAY TELEVISION DIED
MASS MEDIA AND HUMAN BEHAVIOR
QUACKS AND FRAUDS
WEASEL WORDS AND CONS

Meridian Education Corporation, 236 East Front Street, Bloomington, Illinois.

Filmstrips: **APPLIANCE SELECTION AND CARE**
CHOOSING FURNISHINGS AND ACCESSORIES
Video: **RENT OR BUY DECISIONS**

Money Management Institute, Household Financial Services,
2799 Sanders Road, Prospect Heights, Illinois 60070.
Filmstrips: **CREDIT: HANDLE WITH CARE**
WHEELS, DEALS, AND YOU
WINNING THE MONEY GAME

Opportunities for Learning, Inc., 20417 Nordhoff Street,
Department HM-87, Chatsworth, California 91311.
Filmstrips: **CONSUMER AWARENESS: SUPPLY, DEMAND, COMPETITION, AND PRICES**
HOMES FOR THE LIFE CYCLE
SUPPLY, DEMAND, COMPETITION AND PRICES
Video: **CONSUMER LAW**

Social Studies School Service, Department 22,
Post Office Box 802, Culver City, California 90230.
Filmstrip: **SOCIAL SECURITY: IS THE SYSTEM SECURE?**

South-Western Publishing Company, 5101 Madison Road, Cincinnati, Ohio 45227.
Video: **CONSUMER FRAUD: GAMES CON MEN PLAY**

Sunburst Communications, 101 Castleton Street, Pleasantville, New York 10570.
Video: **HOW TO MAKE GOOD DECISIONS**

Teaching Aids, Inc., Post Office Box 1798, Costa Mesa, California 92628-0798.
Filmstrips: **FRAUDS AND SWINDLES**
FURNITURE: A BUYER'S GUIDE
Videos: **FRAUDS AND SWINDLES**
HEALTH AND INCOME INSURANCE
LIFE INSURANCE

APPENDIX D

COMPUTER SOFTWARE, KITS, AND PUZZLES

APPENDIX D

COMPUTER SOFTWARE, KITS, AND PUZZLES

Cambridge Home Economics, One Player's Club Drive,
Department HE-3, Charleston, West Virginia 25311.
Computer Software: **BUYER BEWARE**
CREDIT: THE FIRST STEP

Clo's Line, Volbors, Montana 55426.
Computer Software: **DAYS OF THEIR LIVES**
DAYS OF YOUR LIVES

Homemaking Research Laboratories, Tony, Wisconsin.
Puzzles: **CROSSWORD PUZZLES FOR CONSUMER EDUCATION**

The Learning Seed, Inc., 330 Telser Road, Lake Zurich, Illinois 60047.
Computer Software: **HOW TO HANDLE A CHECKING ACCOUNT**

Meridian Education Corporation, 236 East Front Street, Bloomington, Illinois.
Computer Software: **ADVERTISING: HOW IT AFFECTS YOU**
BUYER BEWARE

Microcomputer Educational Programs, Inc.,
12820 Hillcrest Road, Suite 224, Kalamazoo, Michigan.
Computer Software: **CASH VERSUS CREDIT BUYING**

Opportunities for Learning, Inc., 20417 Nordhoff Street,
Department HM-87, Chatsworth, California 91311.
Computer Software: **CONSUMER AIDS**
CREDIT TUTORIAL/SIMULATION
CREDIT: THE FIRST STEPS

South-Western Publishing Company, 5101 Madison Road, Cincinnati, Ohio 45227.
Kit: **FAMILY FINANCIAL MANAGEMENT**

Sterling Swift Publishing Company, 7901 South IH-35, Austin, Texas 78744.
Computer Software: **THE MONEY MANAGER: A PERSONAL FINANCE SIMULATION**

APPENDIX E

SUPPLEMENTS

Supplement 1

CHARACTERISTICS OF ECONOMIC SYSTEMS

DIRECTIONS: Use the chart below to identify the three types of economic systems and their characteristics.

ECONOMIC SYSTEM	CHARACTERISTICS	
	POLITICAL	ECONOMIC

CALCULATING THE APR

To find the annual percentage rate for any loan you must look at the number of monthly payments and the finance charge per $100 of the amount financed. For example, the finance charge per $100 for a 6-payment loan at 11 1/2% is $3.40. In the table below, read across on the 6-payment line to the value nearest $3.40. This is $3.38 in the 11 1/2% column. The annual percentage rate (APR) for this loan is 11 1/2%.

If the finance charge per $100 falls halfway between two columns, use the higher percentage rate. For example, on the 6-payment line, $364 is halfway between $3.60 in the 12 1/4% column and $3.68 in the 12 1/2% column. In this case, you would choose 12 1/2 as the rate represented by $3.64.

ANNUAL PERCENTAGE RATE TABLE FOR MONTHLY PAYMENT PLANS

Number of Payments	ANNUAL PERCENTAGE RATE										
	10¾%	11%	11¼%	11½%	11¾%	12%	12¼%	12½%	12¾%	13%	13¼%
	FINANCE CHARGE PER $100 OF AMOUNT FINANCED										
6	3.16	3.23	3.31	3.38	3.45	3.53	3.60	3.68	3.75	3.83	3.90
12	5.92	6.06	6.20	6.34	6.48	6.62	6.76	6.90	7.04	7.18	7.32
18	8.73	8.93	9.14	9.35	9.56	9.77	9.98	10.19	10.40	10.61	10.82
24	11.58	11.86	12.14	12.42	12.70	12.98	13.26	13.54	13.82	14.10	14.38
30	14.48	14.83	15.19	15.54	15.89	16.24	16.60	16.95	17.31	17.66	18.02

Number of Payments	ANNUAL PERCENTAGE RATE										
	24½%	24¾%	25%	25¼%	25½%	25¾%	26%	26¼%	26½%	26¾%	27%
	FINANCE CHARGE PER $100 OF AMOUNT FINANCED										
6	7.27	7.34	7.42	7.49	7.57	7.64	7.72	7.79	7.87	7.95	8.02
12	13.76	13.91	14.05	14.20	14.34	14.49	14.64	14.78	14.93	15.07	15.22
18	20.50	20.72	20.95	21.17	21.39	21.61	21.83	22.05	22.27	22.50	22.72
24	27.49	27.79	28.09	28.39	28.69	29.00	29.30	29.60	29.90	30.21	30.51
30	34.72	35.10	35.49	35.88	36.26	36.65	37.04	37.43	37.82	38.21	38.60

Use the tables above to find the annual percentage rate.

CALCULATING THE APR

DIRECTIONS: Find the annual percentage rate.

	Number of Payments	F/C 100	
(a)	6	$3.62	________
(b)	6	3.65	________
(c)	12	6.30	________
(d)	18	10.50	________
(e)	24	12.90	________
(f)	12	14.27	________
(g)	18	20.65	________
(h)	24	29.15	________
(i)	18	22.61	________
(j)	30	36.00	________

Supplement 2 Key

CALCULATING THE APR

(a) 12 1/4%

(b) 12 1/2%

(c) 11 1/2%

(d) 12 3/4%

(e) 12%

(f) 25 1/2%

(g) 24 3/4%

(h) 26%

(i) 27%

(j) 25 1/2%

Supplement 3

CREDIT CROSSWORD PUZZLE

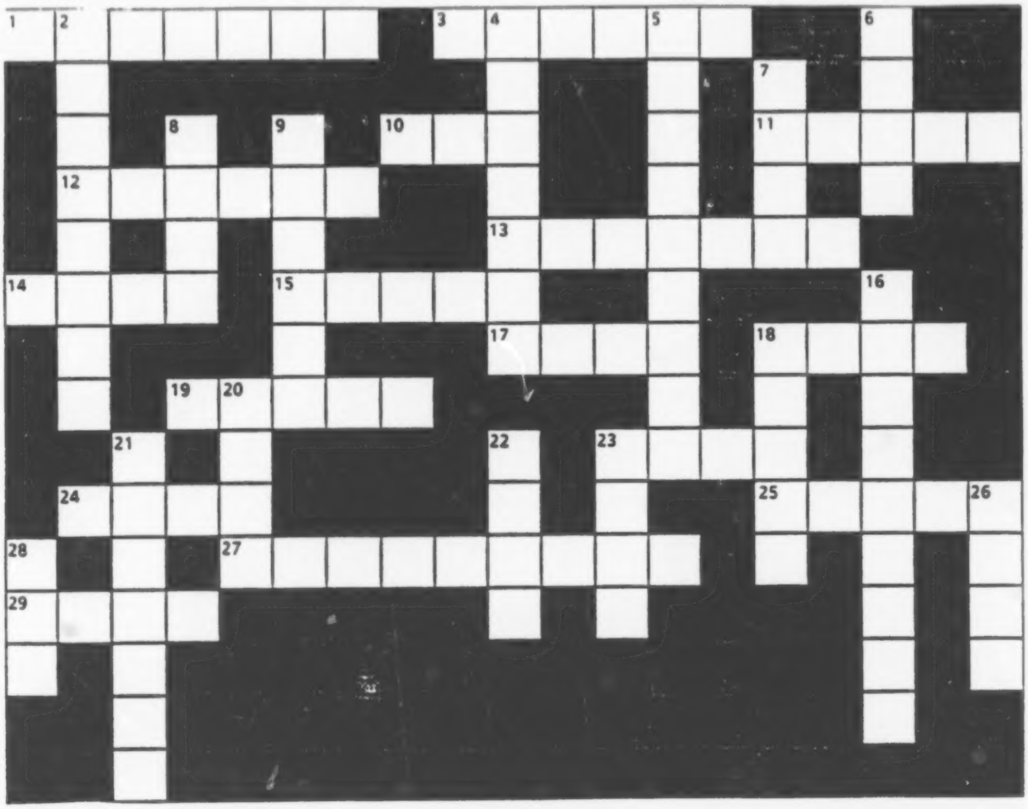
DIRECTIONS: Use the *across* and *down* clues to complete the puzzle. The numbers of the clues correspond with the numbered spaces in the puzzle.

ACROSS

1. The simplest form of credit is ___.
3. You can borrow from a(n) ___ union if you are a member.
10. If you do not pay your bills, you are considered a(n) ___ credit risk.
11. Consumer finance companies will make loans to people who are considered the greater credit ___.
12. In a revolving charge account, usually no extra charges are imposed if the account is paid within ___ days after the billing date.
13. When you sign a credit contract, be sure it contains a listing of all the ___.
14. You will save money if you wait until you have the ___ to pay for the item rather than buying it on time.
15. Installment contracts usually involve the purchase of a(n) ___ item, for example, a mobile home.
17. Check the amount of the ___ payment that you must make.
18. Payments must be made in full and on ___.
19. Interest is computed each ___ on a revolving charge account.
23. Shop for credit to get the ___ deal.
24. Exercise ___ in the use and carrying of credit cards.
25. If a lender fails to disclose finance charges, he is not operating on a(n) ___ basis.
27. The ___ account offers the convenience of a 30-day account plus the option to use extended credit.
29. Goods that have been exchanged or delivered for money.

DOWN

2. Before signing a credit ___, be sure you understand all the terms.
4. When you borrow on your insurance policy, the face value of the policy will be ___ by an amount equal to your loan.
5. Among common sources of cash loans are ___ companies.
6. Your credit contract should ___ all finance charges.
7. Figure the ___ annual interest rate from all sources when comparing the cost of credit.
8. You pay a very ___ rate of interest if you are considered a poor credit risk.
9. Credit card users are given protection under federal law for unauthorized use of lost and ___ credit cards.
16. Don't use your maximum credit capacity except in a(n) ___.
18. Under an installment contract, ___ to the item usually remains with the seller until it is completely paid for.
20. Renegotiate credit accounts are sometimes referred to as roll ___ accounts.
21. Guard against the use of ___ payments (the last payment is so large that the buyer may not be able to pay it).
22. When you see how much credit costs, you may decide to ___ enough to pay cash for the item.
23. ___ interest rates are usually lower than those of consumer finance companies.
26. Some states have ___ governing rates on charge accounts.
28. If there is something about a contract that you don't understand, ___!



Supplement 4

INTEREST EARNED AND PAID

DIRECTIONS: Calculate the amount of interest earned or paid as indicated in the situations below.

CASE A: Frank has three newspaper routes and is saving his earnings to purchase a used car. He has deposited a total of $1,000.00 in the bank. The bank is paying 6% annually. How much interest will Frank earn over a two year period?

____

CASE B: Jeanette wants to purchase a VCR that costs $300.00 and will pay for it on the installment plan. She will make no down payment and has consented to pay 18% interest. How much will the VCR cost if she makes 12 monthly payments of $25.00 plus interest.

____

INTEREST EARNED AND PAID

DIRECTIONS: Calculate the amount of interest earned or paid as indicated in the situations below.

CASE A: Frank has three newspaper routes and is saving his earnings to purchase a used car. He has deposited a total of $1,000.00 in the bank. The bank is paying 6% annually. How much interest will Frank earn over a two year period?

\$120.00

CASE B: Jeanette wants to purchase a VCR that costs $300.00 and will pay for it on the installment plan. She will make no down payment and has consented to pay 18% interest. How much will the VCR cost if she makes 12 monthly payments of $25.00 plus interest.

\$29.50

CREDIT CROSSWORD PUZZLE

DIRECTIONS: Use the *across* and *down* clues to complete the puzzle. The numbers of the clues correspond with the numbered spaces in the puzzle.

ACROSS

1. The simplest form of credit is ___.
3. You can borrow from a(n) ___ union if you are a member.
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14. You will save money if you wait until you have the ___ to pay for the item rather than buying it on time.
15. Installment contracts usually involve the purchase of a(n) ___ item, for example, a mobile home.
17. Check the amount of the ___ payment that you must make.
18. Payments must be made in full and on ___.
19. Interest is computed each ___ on a revolving charge account.
23. Shop for credit to get the ___ deal.
24. Exercise ___ in the use and carrying of credit cards.
25. If a lender fails to disclose finance charges, he is not operating on a(n) ___ basis.
27. The ___ account offers the convenience of a 30-day account plus the option to use extended credit.
29. Goods that have been exchanged or delivered for money.

DOWN

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4. When you borrow on your insurance policy, the face value of the policy will be ___ by an amount equal to your loan.
5. Among common sources of cash loans are ___ companies.
6. Your credit contract should ___ all finance charges.
7. Figure the ___ annual interest rate from all sources when comparing the cost of credit.
8. You pay a very ___ rate of interest if you are considered a poor credit risk.
9. Credit card users are given protection under federal law for unauthorized use of lost and ___ credit cards.
16. Don't use your maximum credit capacity except in a(n) ___.
18. Under an installment contract, ___ to the item usually remains with the seller until it is completely paid for.
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21. Guard against the use of ___ payments (the last payment is so large that the buyer may not be able to pay it).
22. When you see how much credit costs, you may decide to ___ enough to pay cash for the item.
23. ___ interest rates are usually lower than those of consumer finance companies.
26. Some states have ___ governing rates on charge accounts.
28. If there is something about a contract that you don't understand, ___!

1 A	2 C	C	O	U	N	T		3 C	4 R	E	D	5 I	T			6 L		
	O								E			N		7 T		I		
	N		8 H		9 S		10 B	A	D			S		11 R	I	S	K	S
	12 T	H	I	R	T	Y			U			U		U		T		
	R		G		O				13 C	H	A	R	G	E	S			
14 C	A	S	H		15 L	A	R	G	E			A				16 E		
	C				E				17 D	O	W	N		18 T	I	M	E	
	T		19 M	20 O	N	T	H					C		I		E		
		2 B		V					22 S		23 B	E	S	T		R		
	24 C	A	R	E					A		A			25 L	E	G	A	26 L
28 A		L		27 R	E	V	O	L	V	I	N	G		E		E		A
29 S	O	L	D						E		K					N		W
K		O														C		S
		O														Y		
		N																

SAMPLE COMPLAINT LETTER

(Your Address)
(Your City, State, ZIP Code)
(Date)

(Name of Contact Person)
(Title)
(Company Name)
(Street Address)
(City, State, ZIP Code)

Dear (Contact Person):

- describe your purchase
- name of product, serial numbers
- include date and location [illegible]chase

On (date), I purchased (or had repaired) a (name of the product with serial or model number or service performed). I made this purchase at (location, date, and other important details of the transaction).

Unfortunately, your product (or service) has not performed well (or the service was inadequate) because (state the problem).

- state the problem
- give the history

- ask for specific action
- enclose copies of documents

Therefore, to resolve the problem, I would appreciate your (state the specific action you want). Enclosed are copies (copies--NOT originals) of my records (receipts, guarantees, warranties, canceled checks, contacts, model and serial numbers, and any other documents).

I look forward to your reply and a resolution to my problem, and I will wait (set time limit) before seeking third-party assistance. Please contact me at the above address or by phone at (home and office numbers--with area codes).

- allow time for action or response
- include how you can be reached

Sincerely,

(Your name)
(Your account number)

Keep copies of your letter and all related documents

Source: U.S. Office of Consumer Affairs

Supplement 6

SAVE THE ENVIRONMENT

DIRECTIONS: Read the problems below and provide a solution for each. Use available resources (school and community) to make your solutions valid.

1. Residents of a senior citizens' housing complex have accepted a challenge to make their immediate surroundings environmentally safe. What suggestions would you make to this group?

2. The science club at an elementary school is involved in a regional environmental contest that focuses on producing quality plants without the use of insecticides and commercial fertilizers. How can you assist the club members with their projects?

3. Twelve-year-old Debbie is concerned about the environmental problems in her hometown. Industrial plants have contributed to the pollution of the air, water, and soil. What can Debbie do TODAY that will lead to an environmentally safe life for individuals and families in the future?

4. How can schools, businesses, industry, and communities contribute to the task of **Saving Our Environment**?

5. Survey your community and list areas of negative environmental concern. Develop a plan for improving and maintaining those areas.

Supplement 7

CONSUMER BEHAVIOR RATING

DIRECTIONS: Indicate your attitude as a consumer by placing a check in the appropriate column.

	CONSUMER BEHAVIOR	RATING	
		Yes	No
1.	Demonstrates ethical characteristics in the marketplace.	☐	☐
2.	Shops around to meet personal consumer needs.	☐	☐
3.	Does comparison shopping without wasting time.	☐	☐
4.	Reads consumer information publications.	☐	☐
5.	Reads and understands contracts before signing.	☐	☐
6.	Checks guarantees and warranties before purchasing items.	☐	☐
7.	Redeems coupons for items purchased.	☐	☐
8.	Examines merchandise for quality and safety.	☐	☐
9.	Voices a complaint when dissatisfied with a product or service.	☐	☐
10.	Demonstrates a courteous attitude.	☐	☐
11.	Avoids being influenced by advertising campaigns.	☐	☐
12.	Demonstrates concern for environmental safety.	☐	☐
13.	Demonstrates an awareness of consumer rights.	☐	☐
14.	Follows a spending plan.	☐	☐

CONSUMER BEHAVIOR CASE STUDIES

DIRECTIONS: Role play and recommend solutions to the following consumer behavior cases.

1. Kalisha purchased a bag of flour from the supermarket. When she opened the bag two weeks later, she was shocked to find that it was infested with tiny insects.

2. Lillian and Warren celebrated their first date anniversary by going out to dinner at a highly recommended restaurant. After eating most of the main course, Warren discovered that he had left his wallet at home. Lillian was concerned because neither of them had money to pay for the meal.

3. Gregory had been standing in line for 15 minutes to pay for purchases at a department store. After a disgruntled customer complained loudly about having to wait, the salesperson allowed him to move ahead of Gregory.

4. Sue noticed an incorrect price sticker on a hair dryer at the local ZZZ discount store. "What a bargain," she thought as she paid for the dryer. (The sticker price was $6.00 less than the correct price.)

VOCABULARY CROSSWORD PUZZLE

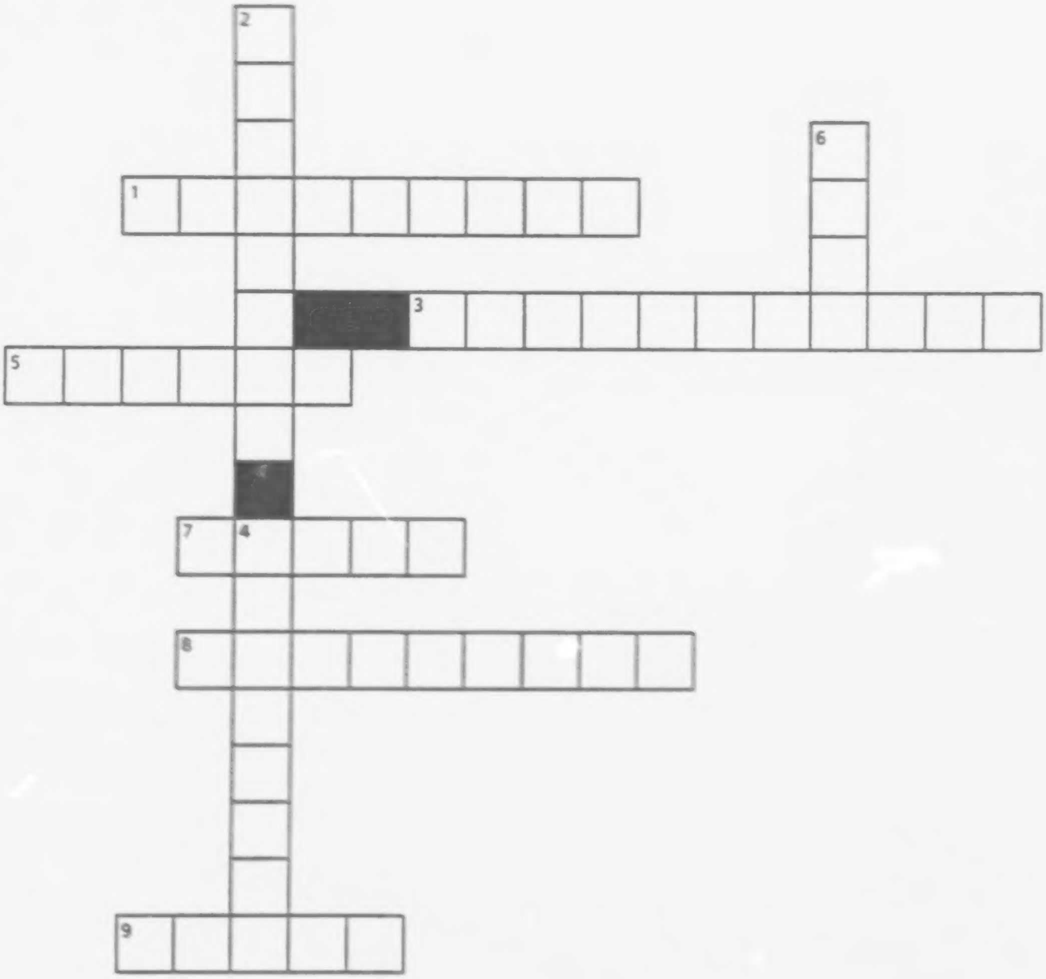
DIRECTIONS: Complete the crossword puzzle using terms related to personal consumer values.

ACROSS

1. Things that can be used to produce goods and services.
3. Generally, the arena in which goods and services are bought and sold.
5. Qualities or abilities you believe worth having yourself such as honesty, good health, etc.
7. Goods and services that make life more pleasurable.
8. Established measures commonly understood for comparing similar products.
9. Those things considered essential to human existence.

DOWN

2. An individual or business that buys goods or services for use.
4. A mental position or feeling regarding a fact or state.
6. An end toward which you direct your efforts.



Supplement 9 Key

VOCABULARY CROSSWORD PUZZLE

DIRECTIONS: Complete the crossword puzzle using terms related to personal consumer values.

ACROSS

1. Things that can be used to produce goods and services.
3. Generally, the arena in which goods and services are bought and sold.
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2. An individual or business that buys goods or services for use.
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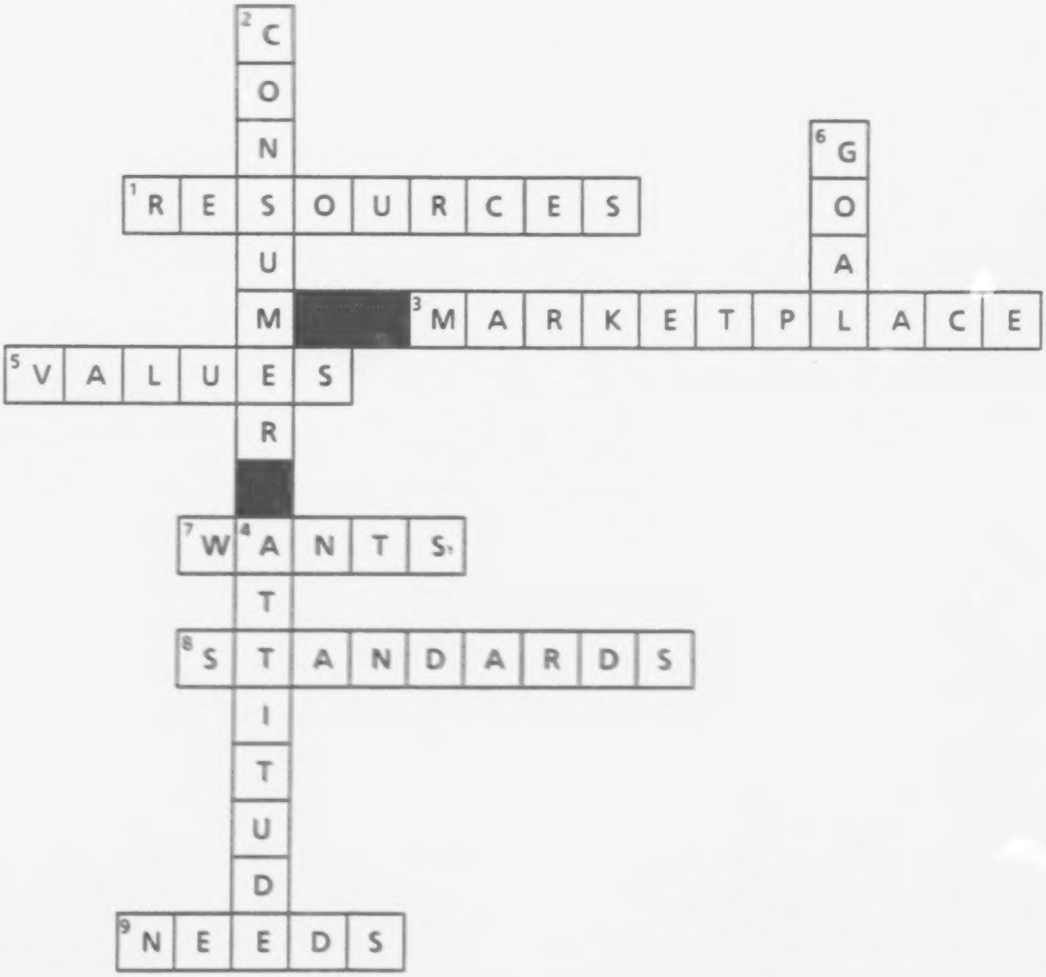

1 RESOURCES
2 CONSUMER
3 MARKETPLACE
4 ATTITUDE
5 VALUES
6 GOAL
7 WANTS
8 STANDARDS
9 NEEDS

377

FACTORS THAT INFLUENCE MY NEEDS

DIRECTIONS: Our needs are not always the same as our wants. In the chart below, list the five items you want to own in the first column. List the item that is most important to you first, and the item that is least important last. Think about what need or want each item will meet and how you will get the money to purchase it. Complete the remaining activities.

	MY WANT LIST	WHAT NEED WILL IT MEET?	HOW WILL I GET IT?
1.			
2.			
3.			
4.			
5.			

What factors influenced my decisions?

a. ____

____

b. ____

____

c. ____

____

d. ____

____

e. ____

____

Supplement 11

MY VALUES AND LIFE-STYLE

DIRECTIONS: Write a paragraph on what values mean to you by answering these questions: What are values? Where do they come from? How and when do they change? How do values influence my life-style?

TIPS FOR SHOPPING BY MAIL, BY TELEPHONE, AND BY TELEVISION

Today there are many ways to buy products or services. Many consumers buy items through mail order or by telephone or even from television shopping programs.

Keep these tips in mind:

1. Be suspicious of exaggerated product claims or very low prices, and read product descriptions very carefully--sometimes pictures of products are misleading.

2. If you have any doubts about the company, check with the U.S. Postal Service, your state or local consumer protection agency, or the Better Business Bureau before ordering.

3. Ask about the firm's return policy. If it is not stated, ask before you order. For example, does the company pay charges for shipping and return? Is a warranty or guarantee available? Does the company sometimes substitute comparable goods for the product you want to order?

4. Keep a complete record of your order including the company's name, address, and telephone number; the price of the items ordered; any handling charges or other charges; the date you mailed (or telephoned) in the order; and your method of payment. Keep copies of canceled checks and/or statements.

5. If you order by mail, your order should be shipped within 30 days after the company receives your complete order unless another period is agreed upon when placing the order or is stated in an advertisement. If your order is delayed, a notice of delay should be sent to you within the promised shipped period along with an option to cancel the order.

6. If you buy a product through a television shopping program, check the cost of the same item sold by other sources, including local stores, catalogs, etc.

7. If you want to buy a product based on a telephone call from the company, ask for the name, address, and phone number where you can reach the caller after considering the offer.

8. Never give your credit card or social security number over the telephone as proof of your identity.

9. Postal regulations allow you to write a check payable to the sender, rather than the delivery company, for cash on delivery (C.O.D.) orders. If, after examining the merchandise, you feel there has been misrepresentation or fraud, you can stop payment on the check and file a complaint with the U.S. Postal Inspector's Office.

10. You can have a charge removed from your bill if you did not receive the goods or services or if your order was obtained through misrepresentation or fraud. You must notify the credit card company in writing, at the billing inquiries/disputes address, within 60 days after the charge first appeared on your bill.

Source: U.S. Office of Consumer Affairs

CUSTOMER SERVICE SURVEY

DIRECTIONS: Interview a store manager or salesperson regarding services provided to customers. Record the services below.

Store Name: ______________________________

Person Interviewed: ______________________________

Service #1 ______________________________

Service #2 ______________________________

Service #3 ______________________________

Service #4 ______________________________

Service #5 ______________________________

Service #6 ______________________________

Service #7 ______________________________

Service #8 ______________________________

Service #9 ______________________________

Service #10 ______________________________

Supplement 14

COMMUNITY STORES AND SERVICES

DIRECTIONS: List the types of stores in your community and the services provided by each.

STORE TYPE	SERVICES PROVIDED
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	

TAKING A LOOK AT LABELS

DIRECTIONS: Evaluate a label from a food product of your choice according to the checklist below. Identify the item and place a check in the appropriate column.

	ITEM	YES	NO
Company, brand, or name			
Common name of the product			
Type of product			
Contents (in net weight)			
Added ingredients			
Serving instructions			
Company address			

HOW TO BE A SMART CONSUMER

How to Get the Most for Your Money and Avoid Consumer Problems

Before you buy:

- Think about what you need and what product or service features are important to you.
- Compare brands. Ask for word-of-mouth recommendations, and look for formal product comparison reports. Check your local library for magazines and other publications that contain product comparisons.
- Compare stores. Look for a store with a good reputation and plan ahead to take advantage of sales.
- Check with your local Better Business Bureau (BBB) to find out if the company is reputable.
- Check for any extra charges such as delivery fees, installation charges, and service costs.
- Read warranties to understand what you must do and what the manufacturer must do if you have a problem.
- Read contract terms carefully. Make sure all blank spaces are filled in before you sign a contract.
- Ask the salesperson to explain the store's return or exchange policy.
- Do not assume an item is a bargain just because it is advertised as one.

After you buy:

- Read and follow the instructions on how to use the product or service.
- Use the product only for the purpose outlined by the manufacturer in the instructions.
- Read and understand the warranty. Keep in mind that you may have additional warranty rights in your state. Check with your state or local consumer office for more information.
- Keep all sales receipts, warranties, and instructions.
- If trouble develops, report the problem to the company as soon as possible. Trying to fix the product yourself may cancel the warranty.
- Keep a file of your efforts to resolve the problem. It should include the names of the individuals you speak with, the dates, times, and outcomes of the conversations. Also, keep copies of the letters you send to the company and any replies they send to you.

Source: U.S. Office of Consumer Affairs

Supplement 17

ADJUSTING BUYING DECISIONS

DIRECTIONS: After reading the case studies, suggest ways to meet the financial obligations described.

CASE A: Penelope, a senior in high school, has dreamed of having a beautiful wedding. She lives with her parents and two younger brothers. Since the family income is only $12,500 yearly, Penelope works after school to earn money to pay for the wedding.

So far, anticipated wedding expenses have reached a total of $2,560.00 and Penelope has been able to save only $750.00. The wedding is six months away and Penelope is extremely concerned.

CASE B: Craig is eighteen years old and has supported himself since age sixteen. His used car has been a little sluggish lately and he is saving money to pay for repairs.

Recently Craig received a letter from his father asking for a loan because he needs an emergency operation. Craig is torn between making a decision to send the money to his father or use it to have his car repaired.

CASE C: Michelle, a reserve in the U.S. Marines, and Michael have been married for five years. Their combined salaries enabled them to purchase a lovely home, two prestigious automobiles, designer clothes, and other amenities associated with their life-style.

Michelle must leave soon to join her Marine unit for active duty and Michael is very upset. He will no longer have Michelle's large salary to help meet their financial obligations.

SMART SHOPPER PRICE COMPARISON

DIRECTIONS: Make a check in the box at the right if you think this is a description of comparison shopping or impulse buying.

DESCRIPTION	COMPARISON SHOPPING	IMPULSE BUYING
1. While in a store, Sally sees a pretty dress. She "has to have it" and buys it.		
2. John and Bill were at the supermarket to pick up some food for a picnic. They looked at five brands of potato chips and bought the one with the lowest price.		
3. Trey had saved his money to buy a new baseball glove. He looked at five different kinds and bought the "Willie Mays" model, even though it was not the cheapest.		
4. Sue was thinking about buying a used car. A neighbor put a "For Sale" sign on his 1973 Pinto. Sue looked it over and bought it.		
5. Ann knew which hair dryer she wanted to buy. She found that a mail-order catalog listed it cheaper than any of the four stores she had checked out. She ordered it by mail.		
6. Sam really liked the cover on a new rock album. He bought the album the minute he saw it.		

Supplement 19

DOES THE WARRANTY MEASURE UP?

DIRECTIONS: Use the checklist below to evaluate sample warranties from a variety of consumer products.

		Yes	No
1.	Was the company that issued the warranty identified?	☐	☐
2.	Are all parts of the product covered?	☐	☐
3.	Would parts not covered be expensive to repair?	☐	☐
4.	Would you have to pay any of the repair costs?	☐	☐
5.	Is the life of the warranty specified?	☐	☐
6.	Are authorized service agencies identified?	☐	☐
7.	Does the warranty apply to the original owner only?	☐	☐
8.	Are requirements for keeping the warranty in effect listed?	☐	☐
9.	Is the language clear?	☐	☐
10.	Are exclusions listed in bold print?	☐	☐
11.	Is the company's reputation for warranty service good?	☐	☐

COMPLAINT FORM

Supplement 20

Mail to:

SC Dept. of Consumer Affairs
P.O. Box 5757
Columbia, SC 29250-5757

Telephone 758-2040
Toll Free 1-800-922-1594 Within SC

(Your Name)

(Address)

(Res. Phone) No Phone, Check Here (Office Phone)

Give complete name and address of
BUSINESS COMPLAINED AGAINST.

(Company)

(Who did you deal with?)

(Address)

(Phone)

THE SOUTH CAROLINA FREEDOM OF INFORMATION ACT MAY REQUIRE THE DEPARTMENT OF CONSUMER AFFAIRS TO RELEASE A COPY OF YOUR COMPLAINT AS A PUBLIC RECORD.

PLEASE ATTACH TWO COPIES OF CONTRACTS, RECEIPTS, WARRANTIES, CHECKS, BILL OF SALE, ETC.

PLEASE PRINT FIRMLY.

STOP: You must attach two copies of any additional information.

Date complained to Company Response

What do you want the business to do?

Are you represented by an attorney? Name, address, and phone number.

Have you complained to any other Agency? Who? When?

(Date) (Your Signature)

Supplement 21

INFLUENCING MONEY MANAGEMENT PLANS

DIRECTIONS: Role play solutions to the following situations that influence the manner in which individuals manage their income.

1. John and Carmen have been married for two months. Carmen manages a local nursery school and enjoys her work. Her take home pay is $20.00 more than John's and she deposits the entire amount in their savings account. Recently, John has begun to encourage Carmen to resign from her job and become a full-time housewife. Carmen refuses to resign and this has affected the warm relationship they have enjoyed.

2. Three sisters and brothers are discussing the care of their 80-year-old mother. She cannot care for herself anymore but insists on remaining in her home.

3. Diane and Warren are expecting their first child in eight months. Their savings are limited and plans must be made to pay the costs of a first child.

4. Ivan is an eighteen-year-old high school graduate who is still living at home. He is earning minimum wages and has managed to save $700.00 as a down payment on a used car. His parents do not feel that he can afford a car.

Supplement 22

EXERCISING MONEY MANAGEMENT SKILLS

DIRECTIONS: Provide a written justification for each money management strategy listed below.

- Identify Major Needs, Wants and Goals
- Prioritize Needs, Wants and Goals
- Determine Sources of Regular and Irregular Income
- Develop a Money Management Plan
- Willingly Follow the Plan
- Evaluate the Plan Periodically
- Make Revisions When Necessary

Supplement 23

LACK OF MONEY AFFECTS ATTITUDES

DIRECTIONS: Explain how a lack of money may influence your attitude regarding each of the factors below.

INFLUENCING FACTORS	MY ATTITUDE
Saving	
Family Relations	
Work	
Leisure Time Activities	

ADJUSTING LIFE CYCLE SPENDING PATTERNS

DIRECTIONS: Explain how you would use a $20,000.00 inheritance at each stage of the family life cycle. Consider your values, needs, wants, and goals.

STAGES	USE OF INHERITANCE
Establishment Stage	
Parental Stage	
Empty Nest Stage	
Retirement Stage	

Supplement 25

WORKING WITH PERSONAL RESOURCES

DIRECTIONS: For each resource listed below, state how you plan to use it to increase personal satisfaction with your purchasing power.

RESOURCE	PROJECTED USE	TIME FRAME	CONTRIBUTION TO FINANCIAL STATUS
Education			
Skills			
Energy			
Time			

Supplement 26

VOCABULARY WORD SCRAMBLE

DIRECTIONS: Unscramble the letters to form words that relate to earning and using money.

	Scrambled Words	Unscrambled Words
1.	SNTRTEIE	_ _ _ _ _ _ _ _
2.	FEDXI SXSEPNEE	_ _ _ _ _ _ _ _ _ _ _ _ _
3.	LSAARY TDSDECOIUN	_ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _
4.	ENT LYASRA	_ _ _ _ _ _ _ _ _
5.	SSNIAGV	_ _ _ _ _ _ _
6.	SOGRS RLASAY	_ _ _ _ _ _ _ _ _ _ _
7.	LEVRAIBA PENSEXES	_ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _

39

Supplement 26 Key

VOCABULARY WORD SCRAMBLE

DIRECTIONS: Unscramble the letters to form words that relate to earning and using money.

	Scrambled Words	Unscrambled Words
1.	SNTRTEIE	INTEREST
2.	FEDXI SXSEPNEE	FIXED EXPENSES
3.	LSAARY TDSDECOIUN	SALARY DISCOUNTED
4.	ENT LYASRA	NET SALARY
5.	SSNIAGV	SAVINGS
6.	SOGRS RLASAY	GROSS SALARY
7.	LEVRAIBA PENSEXES	VARIABLE EXPENSES

ADAPTING THE BUDGET TO THE INCOME

DIRECTIONS: Demonstrate your money management skills by setting up a six-week spending plan based on the information below.

Merita is a 23-year-old single woman whose net income is $850.00 per month. She has located a modest apartment in a quiet neighborhood about six miles from her place of work. The rent for the apartment is $375.00 per month. Her monthly bills also include $55.00 for utilities and $150.00 for car payments.

WEEK ONE:	✔ Merita and a roommate share the rent for the apartment.
	✔ Merita earns $40.00 in overtime pay.
WEEK TWO:	✔ The roommate moves out.
	✔ Merita pays $25.00 to have a tooth extracted.
	✔ She receives a $15.00 (cash) birthday gift.
WEEK THREE:	✔ A $75.00 life insurance premium is due.
WEEK FOUR:	✔ A new roommate moves in.
WEEK FIVE:	✔ She receives a $25.00 bonus for outstanding performance at work.
WEEK SIX:	✔ She purchases a $21.50 wedding gift for a friend.
	✔ Merita purchases a new tire ($59.00) for her car.

MERITA'S SIX-WEEK SPENDING PLAN

DATE	INCOME	HOUSING	UTILITIES	TRANSPORTATION	FOOD	CLOTHING	MEDICAL	EDUCATION	SAVINGS	OTHER

401

402

Supplement 28

MY SOURCES OF CREDIT

DIRECTIONS: Provide the necessary information to complete the columns below that relate to your credit transactions.

SOURCE OF CREDIT	DATE	FUNDS RECEIVED	COST TO ME	ADVANTAGES	DISADVANTAGES

Supplement 29

CHOOSING CREDIT SOURCES
(Survey Form)

DIRECTIONS: Select five consumers, ages 18 and above, to participate in a credit survey. Ask them to provide answers for each category below:

CREDIT SOURCE	CHECK ( ) YOUR CHOICES	REASON FOR CHOICE	SATISFACTION WITH CHOICE	PRESENT OCCUPATION
Bank				
Credit Union				
Finance Company				
Savings and Loan				
Friend or Relative				
Insurance Company				
Pawn Broker				
Loan Shark				
Department Store				
Other				

GUIDELINES FOR USING CREDIT

- Don't Yield to Pressure From Salespersons
- Never Overborrow
- Shop Around for Credit
- Use Credit Only When Necessary
- Compare the Cash Price With the Cost of Credit
- Make Higher Down Payments
- Read Credit Contracts Carefully

Supplement 31

FIGURING THE COST OF CREDIT

DIRECTIONS: Follow the steps below to determine the cost Ivan and Terri will pay for purchasing a sofa that sells for $1,230.00. They can afford to make a $60.00 down payment and will pay 15 monthly payments of $91.66 each.

STEP 1	Multiply the amount of each payment by the number of payments.
STEP 2	Add any other charges and the down payment to your answer. This is the total amount to be paid.
STEP 3	Subtract the cash price from the total in Step 2 ("on time" price). This is the amount to be paid for credit or "on time" purchases.

Supplement 32

CREDIT APPLICATION

Print all answers.

APPLICANT

Name (Please Print) Mr. ☐ Mrs. ☐ Miss ☐ Ms. ☐ ________________________________
(First Name) (Middle Initial) (Last Name)

Address ________________________________

City ____________ State ________ Zip Code ________ Number of Dependents ________

Phone No. ________ Age ____ Married ☐ Single ☐ Widowed ☐ Divorced ☐ Spouse's First Name ________________

How Long at Present Address ________ Own ☐ Rent ☐ Monthly Rent or Mortgage Payments $ ________

Name of Landlord ____________ Street Address ____________ City and State ____________

Former Address (if less than 2 years at present address) ________________ How long? ________

Name and address of Your Bank ________________ Savings ☐ Checking ☐ Loan Acc't No. ________

Explain Other Income, If Any ________________________________

EMPLOYMENT

Employer ____________ Street Address ____________ City and State ____________

How long? ______ Occupation ________ Soc. Sec. No. ____________ Net Income $ ________ Mo. ☐ Wkly ☐

Former Employer (if less than 1yr with present employer) ________________ How long? ________

Name of spouse's employer ____________ Address of spouse's employer ____________ Spouse's Net Income $ ______ Mo. ☐ Wkly ☐

CREDIT REFERENCES

Name and address of creditors

1 ________________________________
2 ________________________________
3 ________________________________
4 ________________________________
5 ________________________________

PERSONAL REFERENCES

Name and address of creditors

1 ________________________________
2 ________________________________
3 ________________________________

TAXES AND YOU

DIRECTIONS: List ten examples of goods and services you have purchased during the past month. Calculate the total amount of sales tax you paid.

ITEM / SERVICE	COST	SALES TAX
	TOTAL TAX	

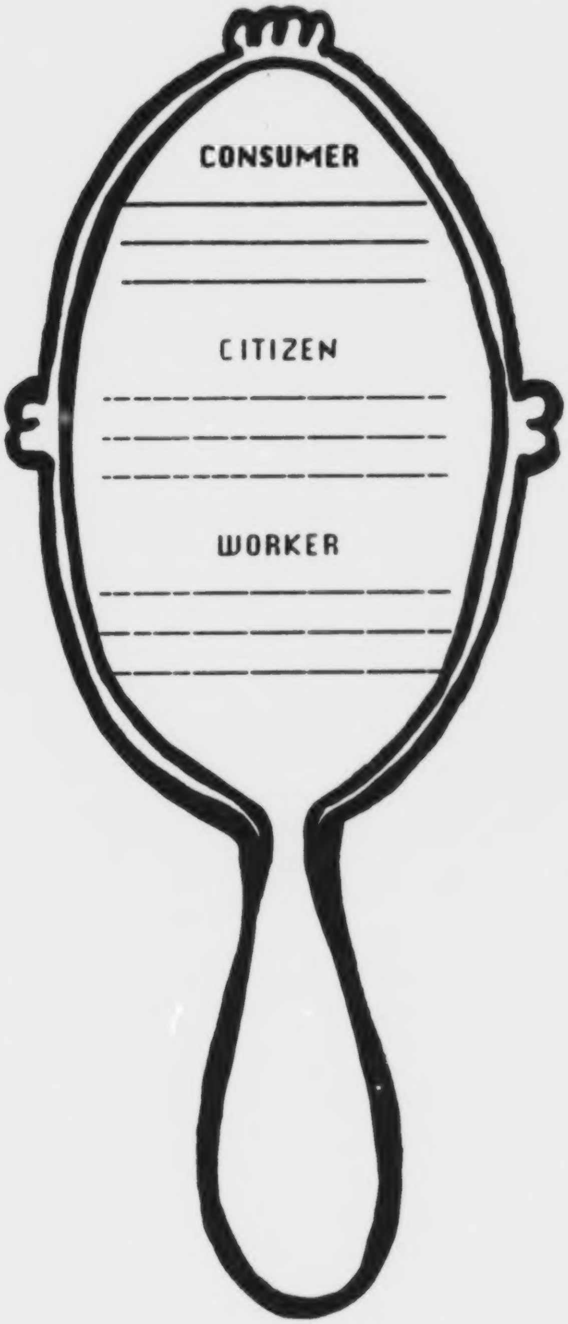
In what way(s) have you benefited from these taxes?

420

Supplement 34

MY CONSUMER IMAGE

DIRECTIONS: Reveal your consumer image by listing the ways you fill the roles of consumer, citizen, and worker.


CONSUMER
CITIZEN
WORKER

CONSUMER RIGHTS AND RESPONSIBILITIES CROSSWORD PUZZLE

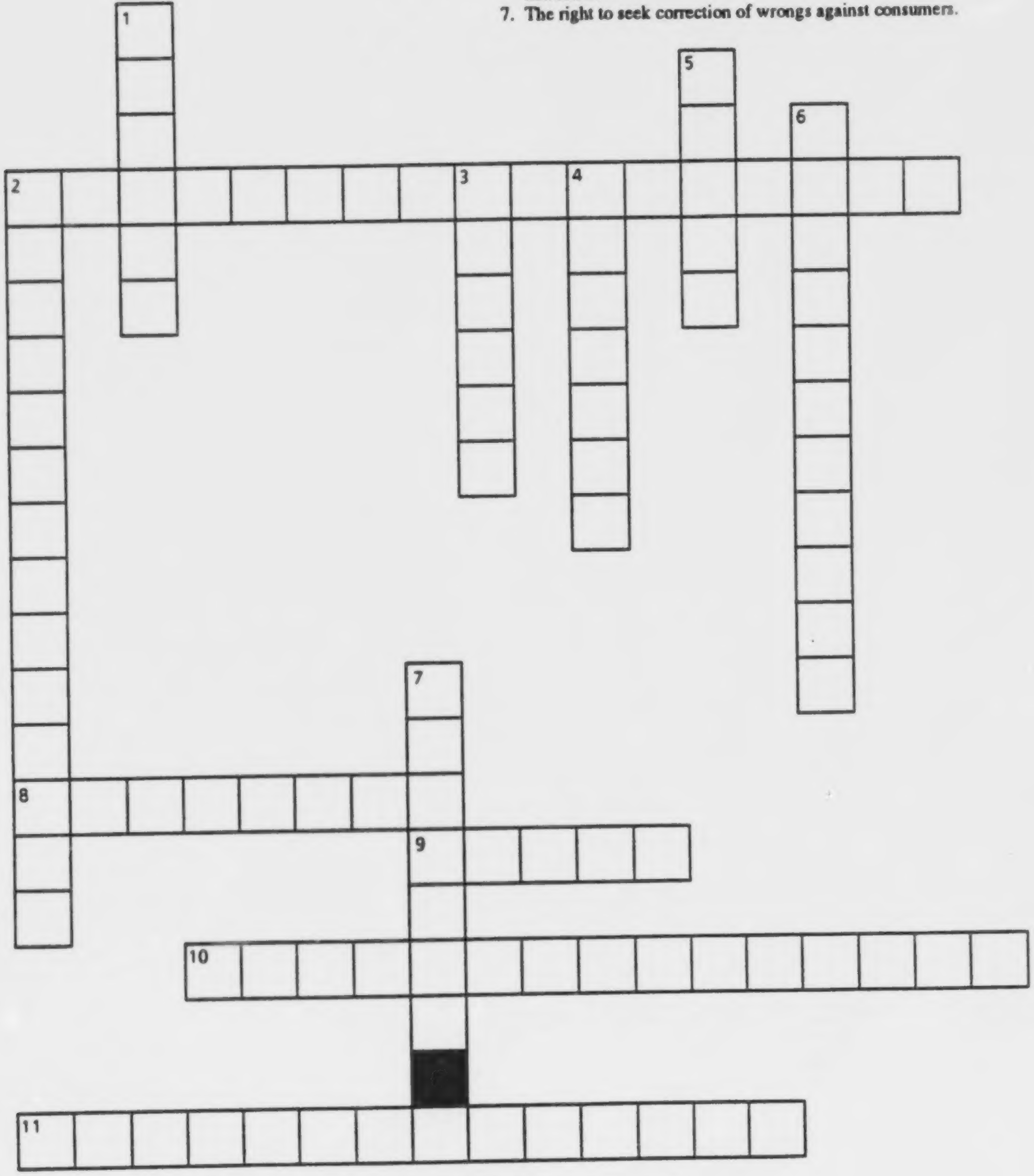
DIRECTIONS: Use the *across* and *down* clues to complete the puzzle. The numbers of the clues correspond with the numbered spaces in the puzzle.

ACROSS

2. The consumer's responsibility to use products as they were meant to be used.
8. The right which protects consumers from false and misleading information in ads, on labels, etc.
9. It is the consumer's ___ to be protected in the marketplace.
10. The responsibility to use our buying power intelligently and efficiently.
11. It is the ___ of the consumer to see that his/her rights are not violated.

DOWN

1. Protection from goods and services that may be dangerous to life and/or health.
2. The responsibility to compare and evaluate products before making a purchase.
3. The consumer is assured a variety of goods and services at competitive prices.
4. The responsibility to express satisfactions and complaints through proper channels.
5. It is the consumers' right to have their interests ___ through legislation and judicial proceedings.
6. The responsibility to follow up on problems until they are corrected.
7. The right to seek correction of wrongs against consumers.



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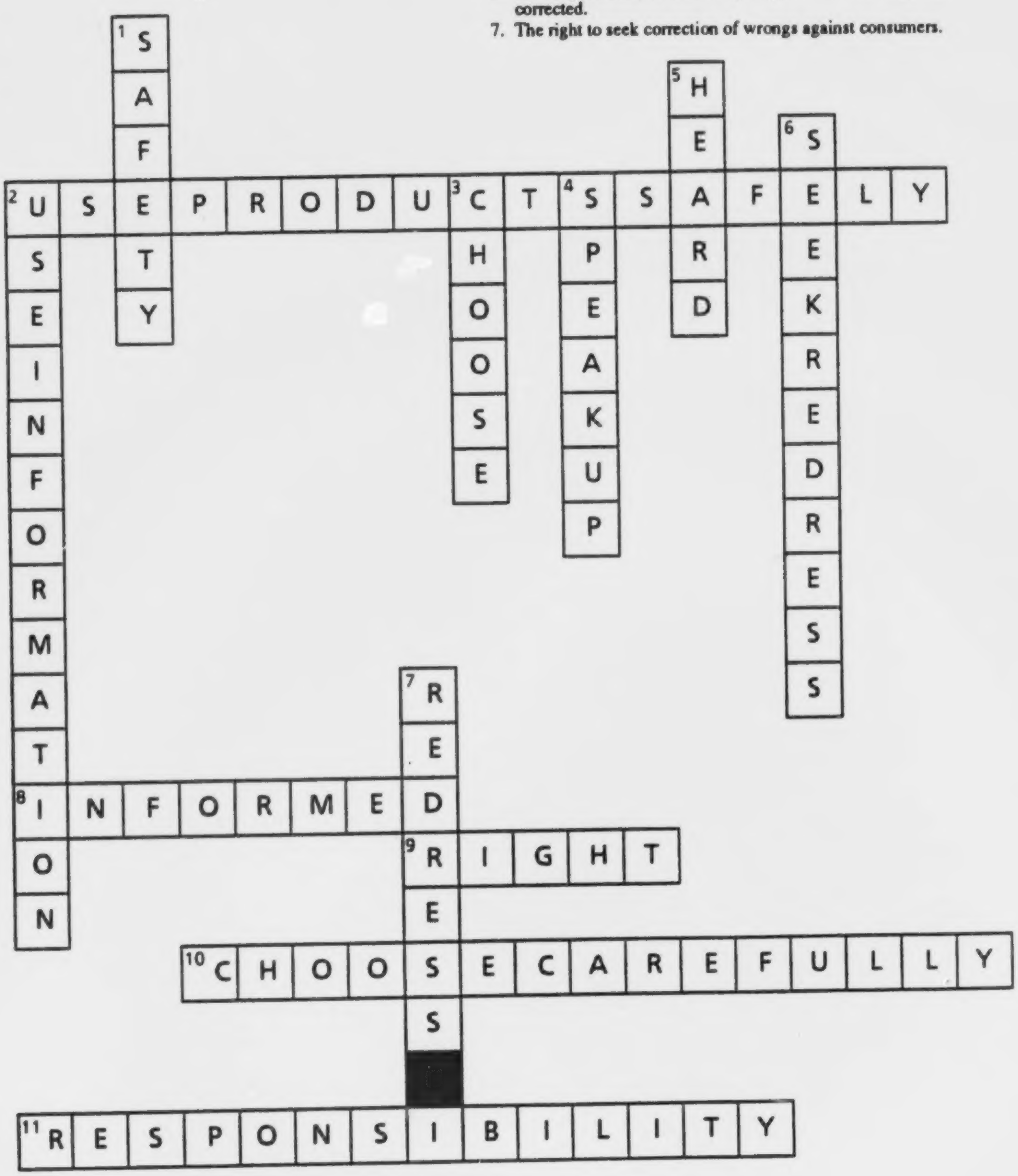
1 SAFETY
5 HEARD
6 SEEKREDRESS
2 USEPRODU3CT4SSAFELY
2 USEINFORMATION
3 CHOOSE
4 SPEAKUP
7 REDRESS
8 INFORMED
9 RIGHT
10 CHOOSECAREFULLY
11 RESPONSIBILITY

CONSUMER PROTECTION LAWS

DIRECTIONS: Select consumer protection laws of interest to you and research important provisions of each.

Pure Food and Drug Act
Federal Trade Commission Act
Meat Inspection Act
Food, Drug, and Cosmetic Act
Food Additives Amendment
Kefauver-Harris Amendment
Fair Packaging and Labeling Act
National Traffic and Motor Vehicle Safety Act
Cigarette Labeling Act
Wholesale Meat Act
Consumer Credit Protection Act
Fair Credit Billing Act
Equal Credit Opportunity Act
Anti-Trust Improvement Act
Economic Recovery Tax Act
Gramm-Rudman-Hollings Act
Automobile Information Disclosure Act
Child Protection and Toy Safety Act
Federal Hazardous Substances Labeling Act
Textile Fiber Products Identification Act
Warranty-Federal Trade Commission Improvements Act

Supplement 37

CONSUMER LAWS

Match the law with its purpose or provision(s).

LAWS

______ 1. Automobile Information Act
______ 2. Child Protection and Toy Safety Act
______ 3. Consumer Credit Protection Act
______ 4. Equal Credit Opportunity Act
______ 5. Fair Credit Reporting Act
______ 6. Fair Packaging and Labeling Act
______ 7. Federal Hazardous Substance Labeling Act
______ 8. Federal Trade Commission Act
______ 9. Food Additives Amendment
______ 10. Food, Drug, and Cosmetic Act
______ 11. Meat Inspection Act
______ 12. National Traffic and Motor Vehicle Safety Act
______ 13. Pure Food and Drug Act
______ 14. Textile Fiber Products Identification Act
______ 15. Warranty-Federal Trade Commission Improvements Act

PURPOSE OR PROVISION(S)

A. Guards against unhealthy and adulterated food and drugs.

B. Requires inspection of red meat products sold in interstate and foreign commerce.

C. Established the FTC.

D. An addition to Food Act, it required food additives to be safe for human consumption.

E. Protects people who apply for credit from discrimination based on sex, race, marital status, age, color, religion, national origin, or receipt of public assistance.

F. Makes it possible for consumers to check the information kept on them by credit bureaus.

G. Sets minimum standards for written warranties, rules for making them available before a product is sold, and provisions for class-action suits if they are not fulfilled.

H. Requires warning labels on all products that might be hazardous; labels must list precautions for use and first-aid procedures in case of accidents.

I. Requires labels that list fiber content by weight (percent of total weight), manufacturer's name and address, family name of fiber, and similar items.

J. Sets national safety standards for automobiles and new and used tires.

K. "Truth-in-Lending" requires lenders to make full disclosure of annual interest rates and other costs of credit.

L. Requires that certain facts be printed clearly on packaging, e.g., net content, sizes of servings, list of ingredients in order of decreasing weight, etc.

M. Assures consumers of the safety, purity, and wholesomeness of food products. It also covers the safety and effectiveness of drugs and cosmetics.

N. Requires that manufacturers label each car, listing its suggested retail price, the price of any extras, and the total price.

O. Protects children from dangerous goods, including toys.

Supplement 37 Key

CONSUMER LAWS

Match the law with its purpose or provision(s).

LAWS

N	1.	Automobile Information Act
O	2.	Child Protection and Toy Safety Act
K	3.	Consumer Credit Protection Act
E	4.	Equal Credit Opportunity Act
F	5.	Fair Credit Reporting Act
L	6.	Fair Packaging and Labeling Act
H	7.	Federal Hazardous Substance Labeling Act
C	8.	Federal Trade Commission Act
D	9.	Food Additives Amendment
M	10.	Food, Drug, and Cosmetic Act
B	11.	Meat Inspection Act
J	12.	National Traffic and Motor Vehicle Safety Act
A	13.	Pure Food and Drug Act
I	14.	Textile Fiber Products Identification Act
G	15.	Warranty-Federal Trade Commission Improvements Act

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L. Requires that certain facts be printed clearly on packaging, e.g., net content, sizes of servings, list of ingredients in order of decreasing weight, etc.

M. Assures consumers of the safety, purity, and wholesomeness of food products. It also covers the safety and effectiveness of drugs and cosmetics.

N. Requires that manufacturers label each car, listing its suggested retail price, the price of any extras, and the total price.

O. Protects children from dangerous goods, including toys.

Supplement 38

PURCHASING CONSUMER GOODS

DIRECTIONS: Visit two or more stores in your area that carry the items listed below. After making your choice, provide the necessary information in each category listed.

ITEMS	STORE SELECTED AND REASON FOR SELECTION	BRAND	PRICE	JUSTIFICATION FOR PAYING THE ASKING PRICE
VCR				
Garbage Bags				
Gallon of Paint				
Dishwasher Detergent				
Shampoo				
Box of Cereal				
Running/ Jogging Shoes				

Supplement 39

VALUES AUCTION

DIRECTIONS: Divide students into groups of five. One student in each group is designated auctioneer. Each student is given an imaginary $1,000 to spend on items that are important to him/her.

SUGGESTED VALUES

- Love
- Health
- Comfort
- Social activity
- Security
- Independence
- Orderliness
- Wealth
- Family
- Friends
- Rest
- Recreation
- Work
- Cleanliness
- Personal achievement
- Religion

After the auction has ended, each group should report on items that went for the highest bid and how they might affect housing choices.

Supplement 40

INTERVIEW SHEET FOR HOME BUYERS

DIRECTIONS: Use the questions provided to interview a person who has purchased a home.

QUESTIONS	RESPONSES
1. Why did you decide to buy an older existing home?	
2. What is the age of your home?	
3. What repairs have you had to make (if any)?	
4. Have you done any remodeling? Explain why you made the changes.	
5. In looking for a home, what factors were especially important to you?	
6. Why did you choose your location?	
7. Do you have a fenced yard?	
8. If you move again, what will you do differently?	

Supplement 41

LIFE CYCLE HOUSING NEEDS

DIRECTIONS: The following situations describe different families in various stages. Read each one and discuss the housing needs briefly.

1. Chris, Linda, and their three children live in the suburbs. Linda resigned from her job as a nurse when their third child, Jamie, was born four years ago. Chris manages and owns his own business which employs several people. Chris's family is involved in many activities including little league, ballet and music lessons, PTA, and Sunday school.

2. Joan and Marc are both employed and live in a small house they recently purchased. Marc is a teacher and Joan works in a retail department store. She is in line for a promotion to department manager. Joan is expecting their first baby in July.

3. John and Betty enjoy spending time with their children. They go to visit them in their motor home on holidays. John has retired from his construction company. Betty works part-time, teaching at the local junior college.

4. Joyce and Tom have been married for one month. They live in an apartment and their total furniture collection consists on one dining table, three chairs, a bed, and three footlockers. Joyce works as a clerk typist for a government agency. Tom has a route sales job with a distributing company.

5. Alice is a widow with two children, ages 17 and 19. Her 19-year-old son John goes to a nearby technical college and lives in the dormitory. He is working on an associate's degree. Her daughter Jane is in the 12th grade in high school. Next year after she graduates she plans to find a job and move into an apartment. Alice manages her own real estate company.

6. Cindy is a corporate executive for an advertising firm. Her twin daughters are in the local high school band. They also are involved in the local little theater. They both plan to go to college when they graduate in a couple of years.

Supplement 42

LIFE CYCLE HOUSING NEEDS

DIRECTIONS: Use available resources to define the following housing terms.

1. Apartment
2. Condominium
3. Conventional Home
4. Cooperative
5. Dormitory
6. Double-Wide
7. Efficiency
8. Investment
9. Lease
10. Manufactured Home
11. Mobile Home
12. Mortgage
13. Public Housing
14. Rent
15. Security Deposit
16. Shelter
17. Single Family Home
18. Studio Apartment
19. Tenant
20. Townhouse

Supplement 43

HOUSING WORD SEARCH

DIRECTIONS: Circle the terms that relate to housing. Terms may be found across, up, down, and diagonally.

A	G	C	F	Q	D	V	O	T	V	E	T	E	R	F	C	O	M	G	P	A	Y
T	S	N	Z	A	E	T	I	S	O	P	E	D	Y	T	I	R	U	C	E	S	E
E	N	O	I	M	N	E	M	O	H	D	E	R	U	T	C	A	F	U	N	A	M
C	O	E	L	S	C	O	N	V	E	N	T	I	O	N	A	L	H	O	M	E	S
L	E	A	M	K	U	F	S	M	D	O	B	A	C	T	E	O	S	T	E	A	F
R	C	B	U	T	D	O	R	M	I	T	O	R	Y	M	A	B	R	T	S	C	K
S	S	E	Y	Z	S	M	H	E	D	O	N	S	O	O	I	P	R	Q	F	Y	G
A	I	P	E	O	Q	E	S	C	T	E	A	H	W	Y	H	S	W	H	C	T	E
B	N	T	M	S	V	R	V	O	I	A	E	B	U	T	L	A	A	N	R	V	I
C	G	O	O	P	F	A	I	N	P	L	S	T	N	U	N	U	E	T	I	Y	K
O	L	N	R	I	B	J	A	T	I	O	B	A	N	S	Q	C	B	T	J	U	E
N	E	F	T	O	I	C	O	B	M	P	N	U	J	H	I	B	A	S	K	D	T
D	F	R	G	F	F	G	O	I	T	E	H	S	P	G	W	R	V	S	R	S	Q
O	A	P	A	R	T	M	E	N	T	J	Y	M	F	I	E	B	O	R	A	P	S
M	M	G	G	O	K	B	O	S	D	B	E	E	X	P	J	Q	A	Q	L	D	T
I	I	A	E	J	A	L	P	E	A	M	Z	D	O	U	B	L	E	W	I	D	E
N	L	C	B	O	S	E	S	T	U	D	I	O	A	P	A	R	T	M	E	N	T
I	Y	I	E	A	G	O	H	D	O	L	C	N	D	X	I	L	O	U	A	Z	U
U	H	C	I	T	T	N	E	R	R	W	D	I	U	A	Q	B	H	X	O	D	B
M	O	I	S	A	F	X	L	G	F	L	N	X	C	M	M	P	P	H	H	M	C
P	M	Q	E	T	H	F	T	G	S	I	C	H	F	I	G	C	D	C	T	A	O
V	E	H	F	E	S	A	E	L	S	H	J	L	O	K	L	W	X	X	N	J	M
G	C	A	I	Z	P	H	R	Y	O	I	D	T	B	U	I	F	N	B	F	Z	G
I	E	B	Y	C	N	E	I	C	I	F	F	E	Q	P	S	O	M	H	T	F	C
S	Z	T	F	R	E	A	N	Z	T	F	X	K	A	J	I	E	L	B	K	B	E

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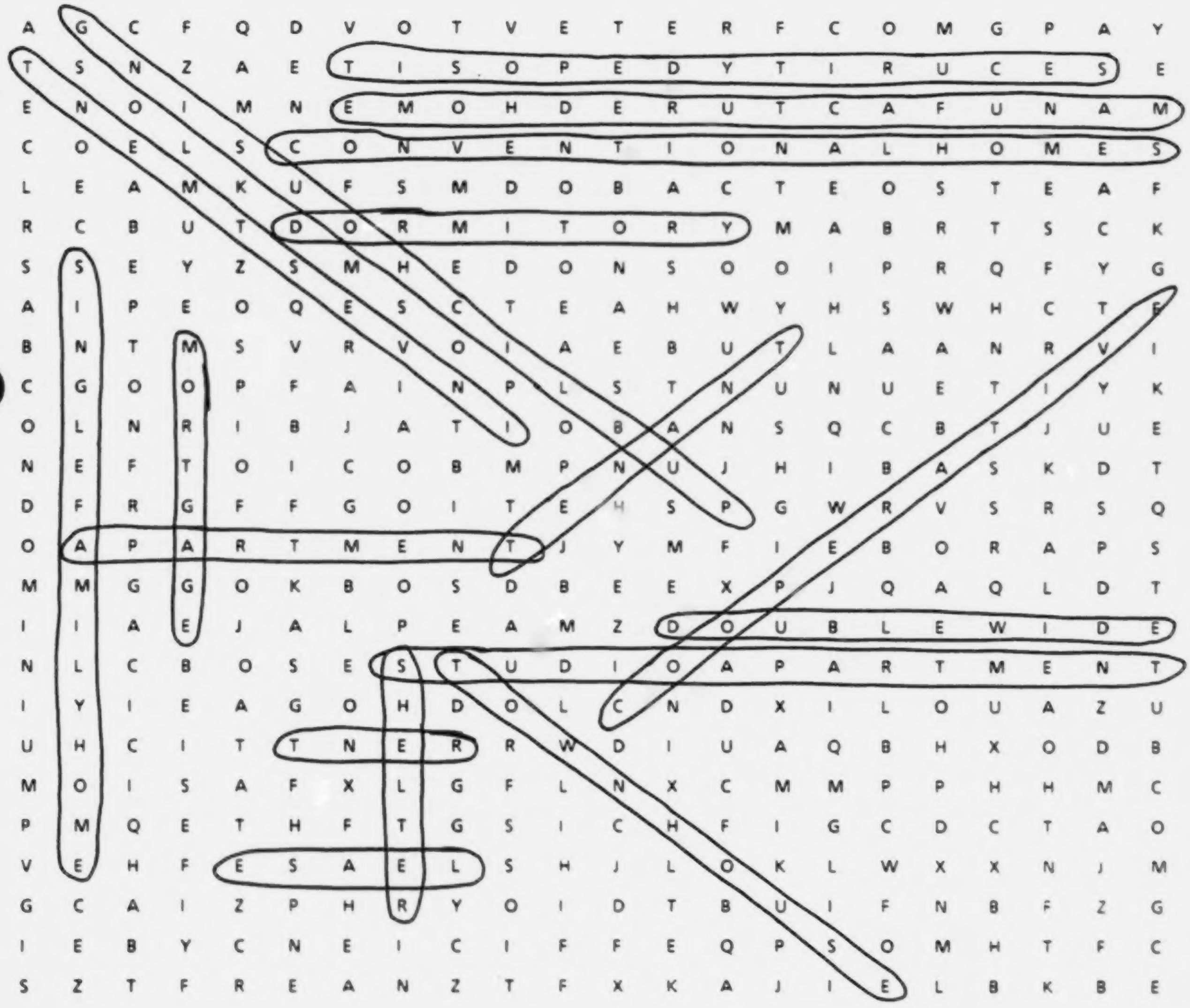
Supplement 43 Key

HOUSING WORD SEARCH

DIRECTIONS: Circle the terms that relate to housing. Terms may be found across, up, down, and diagonally.



A	G	C	F	Q	D	V	O	T	V	E	T	E	R	F	C	O	M	G	P	A	Y
T	S	N	Z	A	E	T	I	S	O	P	E	D	Y	T	I	R	U	C	E	S	E
E	N	O	I	M	N	E	M	O	H	D	E	R	U	T	C	A	F	U	N	A	M
C	O	E	L	S	C	O	N	V	E	N	T	I	O	N	A	L	H	O	M	E	S
L	E	A	M	K	U	F	S	M	D	O	B	A	C	T	E	O	S	T	E	A	F
R	C	B	U	T	D	O	R	M	I	T	O	R	Y	M	A	B	R	T	S	C	K
S	S	E	Y	Z	S	M	H	E	D	O	N	S	O	O	I	P	R	Q	F	Y	G
A	I	P	E	O	Q	E	S	C	T	E	A	H	W	Y	H	S	W	H	C	T	E
B	N	T	M	S	V	R	V	O	I	A	E	B	U	T	L	A	A	N	R	V	I
C	G	O	O	P	F	A	I	N	P	L	S	T	N	U	N	U	E	T	I	Y	K
O	L	N	R	I	B	J	A	T	I	O	B	A	N	S	Q	C	B	T	J	U	E
N	E	F	T	O	I	C	O	B	M	P	N	U	J	H	I	B	A	S	K	D	T
D	F	R	G	F	F	G	O	I	T	E	H	S	P	G	W	R	V	S	R	S	Q
O	A	P	A	R	T	M	E	N	T	J	Y	M	F	I	E	B	O	R	A	P	S
M	M	G	G	O	K	B	O	S	D	B	E	E	X	P	J	Q	A	Q	L	D	T
I	I	A	E	J	A	L	P	E	A	M	Z	D	O	U	B	L	E	W	I	D	E
N	L	C	B	O	S	E	S	T	U	D	I	O	A	P	A	R	T	M	E	N	T
I	Y	I	E	A	G	O	H	D	O	L	C	N	D	X	I	L	O	U	A	Z	U
U	H	C	I	T	T	N	E	R	R	W	D	I	U	A	Q	B	H	X	O	D	B
M	O	I	S	A	F	X	L	G	F	L	N	X	C	M	M	P	P	H	H	M	C
P	M	Q	E	T	H	F	T	G	S	I	C	H	F	I	G	C	D	C	T	A	O
V	E	H	F	E	S	A	E	L	S	H	J	L	O	K	L	W	X	X	N	J	M
G	C	A	I	Z	P	H	R	Y	O	I	D	T	B	U	I	F	N	B	F	Z	G
I	E	B	Y	C	N	E	I	C	I	F	F	E	Q	P	S	O	M	H	T	F	C
S	Z	T	F	R	E	A	N	Z	T	F	X	K	A	J	I	E	L	B	K	B	E

Supplement 44

INTERPRETING HOUSING ADS

DIRECTIONS: Use the classified section of a newspaper. Find three ads that interest you. Cut them out and glue them in the spaces provided below.

1. APARTMENT - UNFURNISHED

2. HOUSE FOR SALE

3. MOBILE HOME FOR SALE

AD #1 If you were to follow up this ad, what questions would you ask?

AD #2 What vital information is given in number two? Why do you like the house?

AD #3 What did you find most desirable about the mobile home described in this ad?

RENTAL CROSSWORD PUZZLE

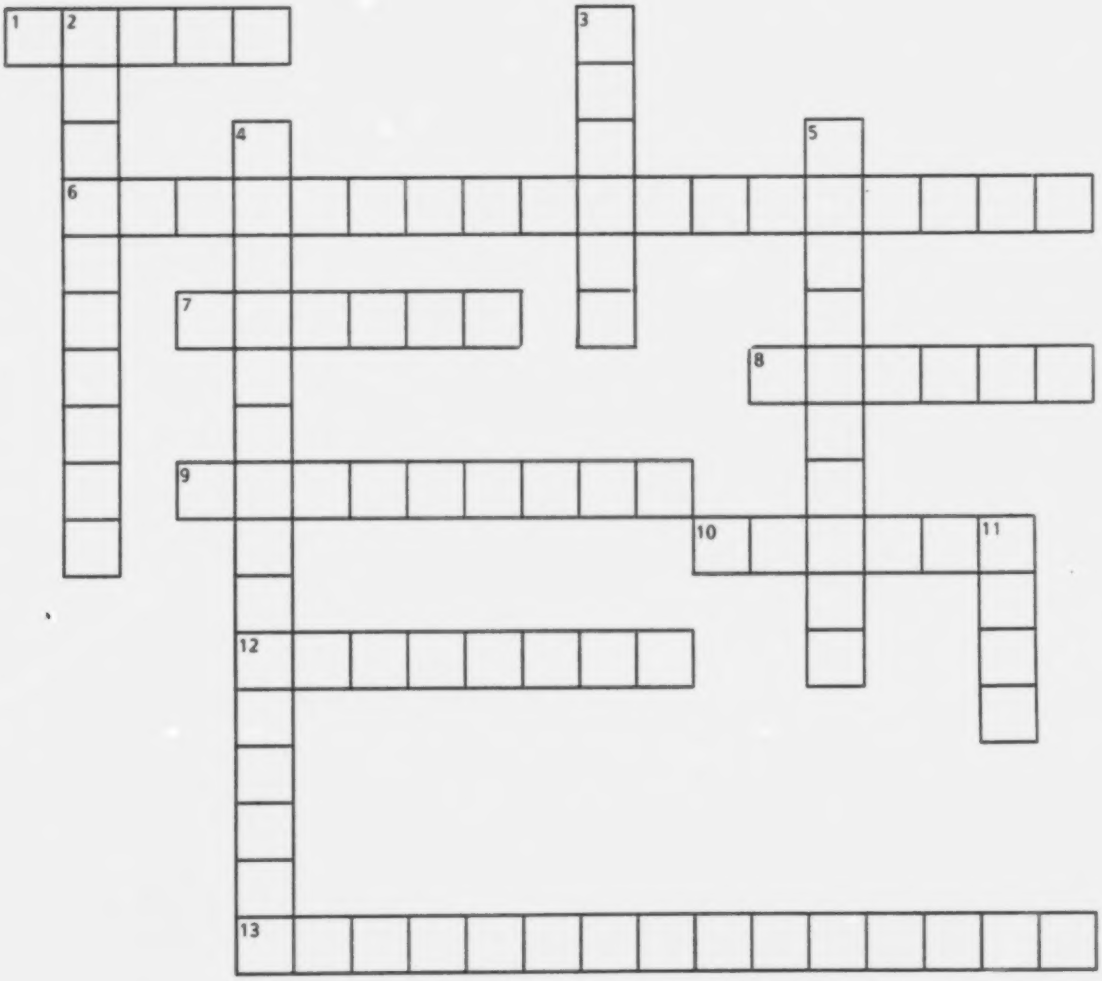
DIRECTIONS: Use the *across* and *down* clues to complete the puzzle. The numbers of the clues correspond with the numbered spaces in the puzzle.

ACROSS

1. Rental agreement.
6. A legal list of furnishings and appliances in a furnished apartment.
7. The leasing of property already rented.
8. Another name for tenant.
9. Electricity, gas, and water.
10. The owner, manager, or rental agent--sometimes called a "landlord."
12. Legal process used to force a tenant out.
13. Usual amount of time to notify the landlord before moving out.

DOWN

2. Small, one-room apartment with a kitchen and bathroom.
3. Person who rents property from a landlord.
4. One-time payment to property owner to cover loss from nonpayment of rent or property damage.
5. Small deposit to ensure keys are returned.
11. The price paid for the temporary use of a building.



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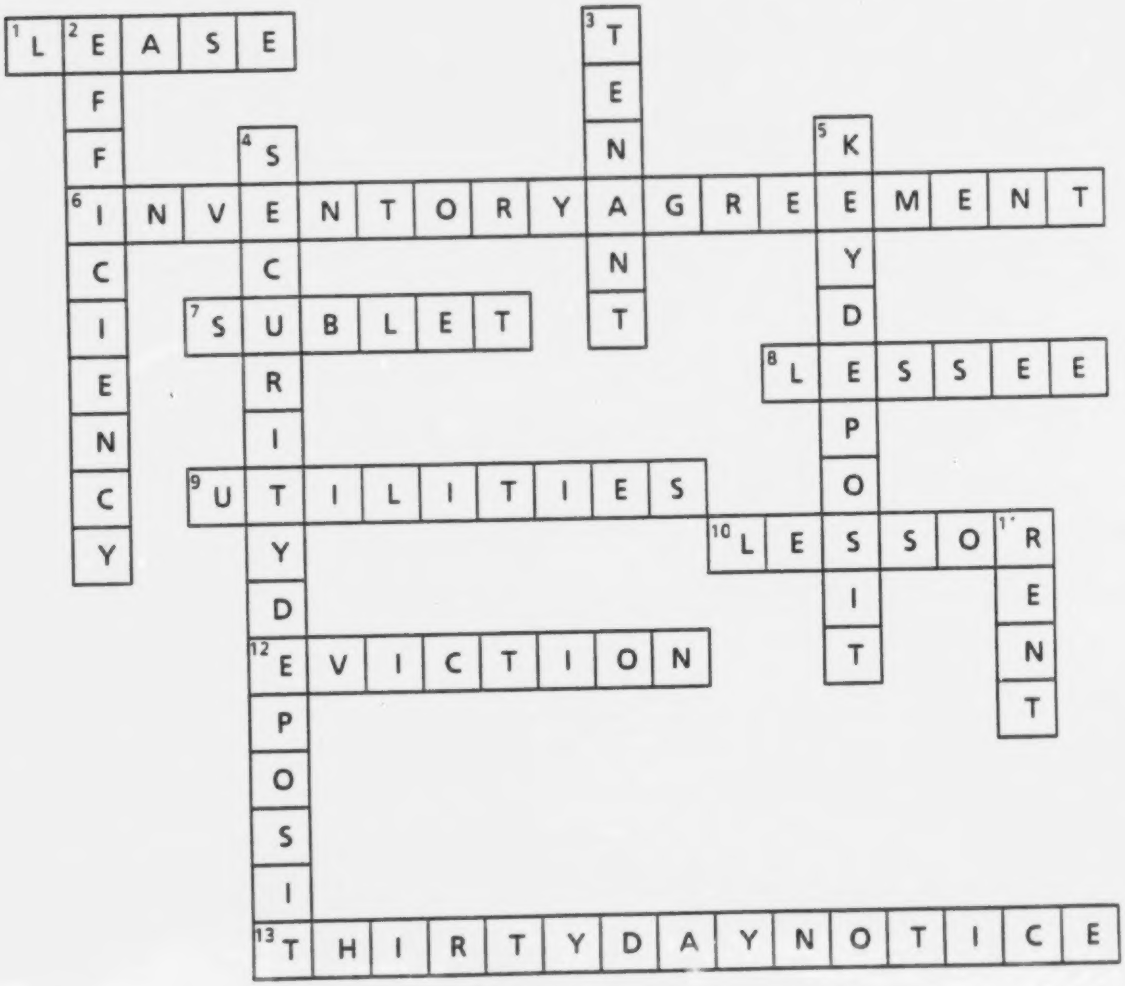
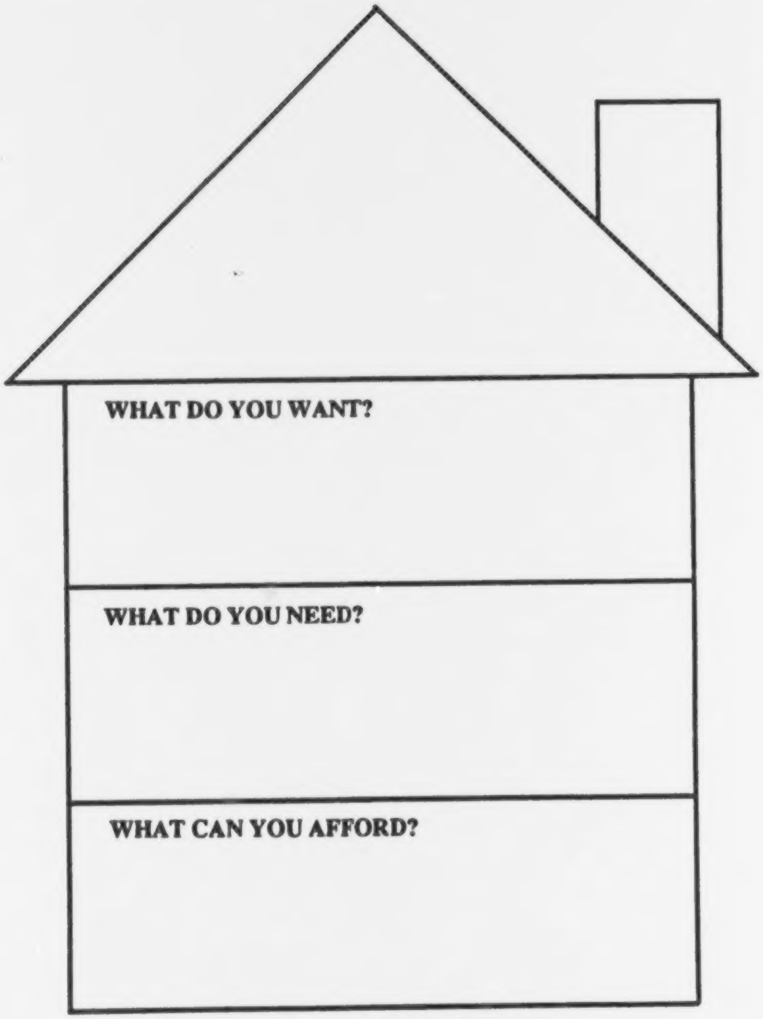

1 LEASE
2 EFFICIENCY
3 TENANT
4 SECURITY DEPOSIT
5 KEY DEPOSIT
6 INVENTORY AGREEMENT
7 SUBLET
8 LESSEE
9 UTILITIES
10 LESSOR
11 RENT
12 EVICTION
13 THIRTY DAY NOTICE

Supplement 46

SELECTING A HOME

DIRECTIONS: Answer the questions below regarding your future housing situations. Summarize your decision in the section designated "The Bottom Line."



GETTING

↓

DOWN

↓

TO

↓

REALITY

WHAT DO YOU WANT?

WHAT DO YOU NEED?

WHAT CAN YOU AFFORD?

THE BOTTOM LINE

COUNTY BOARD OF REALTORS

CONTRACT OF SALE

DATE A contract to purchase is offered this _________ day of _____________ , 19_______________________________ Purchaser(

by ____ Seller(s)

to ____

OFFER AND DESCRIPTION Purchaser agrees to buy and Seller agrees to sell all that lot or parcel of land, with the buildings and improvements thereon, if any, situated in ____________________ County, State of South Carolina and being described as follows: ____

____

CONVEYANCE Conveyance shall be made subject to all covenants of record (provided they do not make the title unmarketable) and to all governmental statutes, ordinances, rules and regulations, and provided that they do not prevent purchasers use as ____

PRICE The purchase price is $____________ to be paid as follows: $____________

____________ Cash ________ Check ________ Other ______________________________

Herewith which shall be held in trust by ______________________________

____________ agent, as a deposit or earnest money and . . . . $____________

upon delivery of a deed as hereinafter provided, and the balance as follows:

FINANCING FHA _______, VA _______, CONVENTIONAL _______, CASH _______, SELLER _______, FIXED _______,

ADJUSTABLE _______, GRADUATED _______, OTHER TERMS ____________________

______________________ SEE FINANCING ADDENDUM ____________

Loan to be obtained by the Purchaser in the amount of . . . . $____________

TIME CLAUSE If this Agreement to Purchase is not accepted in writing by seller on or before the ____________ day of ________________, 19_____, then the same shall be null, void and of no force and effect, and any earnest money deposited hereunder will be returned to purchaser without delay.

CONTINGENCIES This offer is contingent upon the ability of the purchaser to:

[ ] Obtain financing as indicated above.

[ ] Complete the sale and closing of purchaser's home located at ____

____.

It is further agreed that in the event that seller receives an acceptable offer on the property, purchaser will be given ____________ hours after he or his agent has been notified of the existence of the new agreement to remove this contingency through written notice or this contract will be null and void. Said notice may be personally delivered or mailed by certified mail and addressed to ____

____.

In the event of mailing, such notice shall be deemed to have been given on the date following the date of mailing evidenced by the postmark on the envelope containing such notice. Seller shall have the right to continue to offer herein property for sale. In order for purchaser to remove this contingency, purchaser must first satisfy seller or his agent that any financing required under this agreement will be granted without the sale of the aforementioned property. If purchaser does not remove contingency, this agreement shall be terminated and all deposits be returned to purchaser.

[ ] Other ____

____

____

____

____

____

____

____

____

CLOSING COSTS If a new loan is obtained: non-recurring closing cost to be paid by the ______________________________

prepaid items by the ____________________, PMI, FHA-MIP, or VA Funding Fee by the ______________________________

DISCOUNT POINTS Discount Points of ____________________ to be paid by ______________________________

____

LOAN PROCESSING AND APPLICATION It is understood that the Purchaser will advance, in addition to the earnest money, the necessary money to process this sale. Purchaser also agrees to apply for financing as called for above, from the institution of his choice, within ____________ days from date of execution of this Contract and provide for all documents or information requested by the lending company in a prompt and timely manner.

OWNER FINANCING If owner financing is included in the financing of this property, __________________ and/or the broker(s) and agent(s) in this transaction makes [illegible] representation as to the credit worthiness of Purchaser and suggests that Seller determine for himself that Purchaser's credit is satisfactory. At seller(s) request, purchaser(s) to furnish a credit report and/or other financial information as deemed necessary by seller.

LOAN ASSUMPTION See Financing Addendum

CONVEYANCE DATE OF CLOSING Seller agrees to convey by marketable title and deliver a proper statutory warranty-deed with dower duly renounced if applicable, and free of encumbrances, except as herein stated, with all stamps affixed thereto. The deed shall be prepared in the name of ______________________________

and delivered at the offices of ____, 19____.

or stipulated place of closing and transaction closed on or before ______________________________ 19 ____

POSSESSION Possession of said premises will be given Purchaser on or before ______________________________

ADJUSTMENTS Taxes, water, rents, sewer charges, fuel oil, lights, rents as when collected, homeowners association fees, and other assessments shall be adjusted as of the date of the closing. Tax prorations pursuant to this contract are based on the taxes of record on this date and are, therefore, prorated on that basis. If this transaction involves an assumption of the existing mortgage, the proration of taxes and interest will be dealt with under the loan assumption section of this contract, see Financing Addendum.

FIRE OR CASUALTY In case the property herein referred to is destroyed wholly or partially by fire or other casualty prior to delivery of deed, Purchaser shall have option for ten (10) days thereafter of proceeding hereunder, or of terminating this agreement and being paid hereunder. Fire insurance to be cancelled and new policy furnished by Purchaser at closing unless stipulated in this contract.

DEFAULT If the Purchaser shall default under this agreement, the Seller shall have the option of suing for damages including but not limited to reasonable attorney's fees or rescinding this co
In the event the contract is rescinded, one-half of the earnest money shall then be paid to the Broker(s), not to exceed the commission due such Broker, and the remaining bala
earnest money shall be paid to the Seller. Upon default by the Seller, the Purchaser shall have the option of suing for damages or specific performance, or rescinding this contract. U
default by the Seller, if the Purchaser elects to rescind this agreement, he will be refunded all sums paid hereunder and in addition, shall be reimbursed by the Seller for actual costs incurred including but not limited to credit report, appraisal fee, survey, cost of title examination.

EFFECT OF CONTRACT The parties hereto further agree that this written contract expresses the entire agreement between the parties, and that there is no other agreement, oral or otherwise, modifying the terms hereunder.

BINDING CONTRACT This contract shall be binding on both parties, their principals, heirs, personal representatives and assigns as state law permits.

EARNEST MONEY Broker does not guarantee payment of check or checks accepted as earnest money. If any contingency of this contract cannot be satisfied by no fault of Purchaser, the earnest money will be refunded. Earnest money is to be deposited in ______________________________ escrow account on or before the next banking day after acceptance by both parties of this contract, unless Seller agrees in writing otherwise.

SURVEY AND TITLE EXAMINATION ______________________________ recommends Purchaser to have a survey of subject property, and have an attorney of choice examine the title to subject property.

CONDITION OF PROPERTY

a. The Purchaser acknowledges that ______________________________ and/or the broker(s) and agent(s) in this transaction give no guarantee or warranty of any kind, either express or implied as to the physical condition of the property, and they give no guarantee or warranty concerning any certification or inspection concerning the condition of the property.

b. The Seller warrants the heating, air conditioning, plumbing, and electrical systems as well as all appliances to be in operative condition on the day of closing or the day possession is given, whichever occurs first, and that the roof and basement are free of leaks. IT SHALL BE THE PURCHASER'S RESPONSIBILITY TO HAVE THESE SYSTEMS AND APPLIANCES INSPECTED PRIOR TO SAID DATE and the Seller shall not be responsible for their condition after closing or possession is given. Should such inspection reveal the systems not to be in operative condition and Seller refuses to repair, the Purchaser's obligations under this Contract are rescinded.

c. ______________________________ shall, at his expense, have the property inspected and obtain a CL-100 from a licensed and bonded structural pest control operator. If any infestation, structural damage, or excessive moisture is found, the Seller agrees to have it corrected and structural damage repaired prior to closing, at Seller's expense, or should Seller refuse to make said repairs, the Purchaser's obligations under this Contract are rescinded.

d. Seller represents that the herein described property is connected to a ______________ public sewer system or to ______________ a cesspool or septic tank.

e. Until possession is delivered, the Seller agrees to maintain the heating, sewage, plumbing, air conditioning and electrical systems and any built-in appliances in normal working order, to keep roof water tight and to maintain the grounds, driveways and fencing in same condition as of date of Contract, normal wear and tear expected.

f. Fixtures: ____
____
____
____

BROKERAGE FEE Seller agrees to pay all real estate brokerage fees as specified (in listing agreement) at time of closing. The Brokerage Fee is earned upon the acceptance of this offer, but subject to any contingencies specified herein.

FHA-VA CLAUSE See Financing Addendum

HOME WARRANTY COVERAGE Both parties understand that a Home Warranty ________ will ________ will not be issued at closing. If applicable, the warranty premium will be paid at closing by the ____________________ in the amount of $______________.

DISCLAIMER IT IS SPECIFICALLY UNDERSTOOD AND AGREED THAT ________________ MAKES NO WARRANTY AS TO MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE AS SAME APPLIES TO THE SUBJECT PROPERTY WITH IMPROVEMENTS THEREON AND ANY IMPLIED WARRANTY RELATING THERETO IS HEREBY EXPRESSLY DISCLAIMED BY BROKER AND/OR AGENT. It is specifically understood and agreed that broker and/or agent makes no warranty as to the title of the subject property, the condition of the house including but not limited to termite damage, or improvements situated upon the subject property, including but not limited to furnace and air conditioning units, or matters which would be reflected by a current survey of the subject property and makes no warranty as to the accuracy of published square footage.

SIGNATURES BELOW SIGNIFY ACCEPTANCE OF ALL TERMS AND CONDITIONS STATED HEREIN – FACE AND REVERSE SIDES.

Signed, Sealed and Delivered in the presence of:

____________________	____________	______________________________ (L.S.)
As to Purchaser	Date	Purchaser
____________________	____________	______________________________ (L.S.)
As to Purchaser	Date	Purchaser
____________________	____________	______________________________ (L.S.)
As to Seller	Date	Seller
____________________	____________	______________________________ (L.S.)
to Seller	Date	Seller

This is a legally binding contract. If not understood, seek further advice.

Supplement 48

DOWN PAYMENT AND HOUSING COSTS

DIRECTIONS: Read the cases below and calculate the payments.

1. The Johnsons have $5,000 to put down on a conventional loan. The house costs $50,000. How much will their monthly payments be for 30 years at 9 percent interest?

   ____

2. The Hopes are putting no money down on their VA loan. The house is selling for $48,000. They plan to carry the loan for 20 years at 8 percent interest. What will their monthly payments be?

   ____

3. The Smiths are making a down payment of $3,750 on a house that costs $75,000. They are getting an FHA loan for 30 years at 10 percent interest. What will their monthly payments be?

   ____

DOWN PAYMENT AND HOUSING COSTS

DIRECTIONS: Read the cases below and calculate the payments.

1. The Johnsons have $5,000 to put down on a conventional loan. The house costs $50,000. How much will their monthly payments be for 30 years at 9 percent interest?

   $136.25

2. The Hopes are putting no money down on their VA loan. The house is selling for $48,000. They plan to carry the loan for 20 years at 8 percent interest. What will their monthly payments be?

   $216.00

3. The Smiths are making a down payment of $3,750 on a house that costs $75,000. They are getting an FHA loan for 30 years at 10 percent interest. What will their monthly payments be?

   $217.71

MR. HOME OWNER POLICY TO THE RESCUE

PROPERTY

- All of your personal property and possessions at home or away from home.
- House and other buildings on your property.
- Additional living expenses if damage occurs and you cannot live in your home.

LIABILITY

- Personal liability coverage which protects you against lawsuits arising from property damage and bodily injury.
- Medical coverage that protects you, members of your family, and your guests from accident-related medical bills.
- Physical damage caused to another's property by you or a member of your family.

Supplement 50

I AM ROBIN'S HOUSE

DIRECTIONS: In this activity, individual home maintenance problems are given. After reading each problem, identify a possible company or person capable of solving it and provide an estimate of the cost.

#1 I am Robin's kitchen sink and I have stopped up completely. Who will fix me and how much will it cost?

#2 I am Robin's exterior siding on the 1,200 square foot house. I have not been painted in five years. My paint is peeling off and is mildewed in some areas. Who will do this new paint job and how much will it cost?

#3 I am Robin's heat pump. It is snowing outside and the pump has now broken down. What company will come, and how much is the charge for a service call?

#4 I am Robin's carpet and what a mess I am in. What will it cost to clean carpet in seven rooms and who will do it?

#5 I am Robin's yard. Since both Robin and spouse work, no one has time to take care of me. Is there a company that can do it? How much will the service cost?

#6 We are Robin's pests. We are ants, roaches, and termites. What will you do about us? How much will you spend?

#7 I am Robin's septic tank and I am backing up. How disgusting!!! Well, what are you going to do about me? Who are you going to call and how much will it cost?

#8 I am Robin's refrigerator. It is the day before Christmas and I just stopped working with Christmas dinner stored in me. Eighteen relatives are coming to eat. Who will leave their Christmas dinner to come fix me, and how much will they charge for coming on a holiday?

Supplement 51

FURNITURE AND APPLIANCE LIST

DIRECTIONS: Select one item from the following list to research. Write a paper on the importance of considering quality, price, and appropriateness before making a final selection of furniture or appliances.

Range

Refrigerator

Freezer

Dishwasher

Garbage Disposal

Garbage Compactor

Washing Machine

Clothes Dryer

Sewing Machine

Sofa

Recliner

Desk

Coffee Table

Piano

Bookcase

Television

Stereo

Computer

Electric Mixer

Supplement 52

MAKING TRANSPORTATION DECISIONS

DIRECTIONS: Demonstrate a realistic attitude toward your transportation needs by responding to the following:

1. My present transportation needs are ______________________________
____
____

2. Available transportation choices that meet my needs include the following: __________
____
____
____

3. I can afford the following form(s) of transportation: ____________________
____
____
____

4. Advantages and disadvantages of the forms of transportation I selected are:

TRANSPORTATION CHOICE	ADVANTAGES	DISADVANTAGES

Supplement 53

AUTO VOCABULARY REVIEW

DIRECTIONS: Use available resources to define or explain the following terms/phrases.

Commute

Cosmetic Auto Surgery

Demonstrator

Depreciation

Diagnostic Center

Idling

Independent Used Car Dealer

Junkers

Loaner

Maintenance Schedule

Misalignment

NADA Official Used Car Guide

Odometer

Options

Rebate

Road Test

Standard Equipment

Sticker Price

Test Drive

Tire Tread

Title Papers

Warranty
  Full
  Limited

THE PERFECT CAR

DIRECTIONS: Your parents have promised to purchase your first car as a graduation present. After considering the following factors, write a description of your "Dream Car."

- Amount of money available
- Model
- Color
- Accessories

Fact Sheet

LEMON LAW

Steven W. Hamm, Administrator/Consumer Advocate
South Carolina Department of Consumer Affairs

Q: Does South Carolina have a lemon law? If so, when did it become effective?

A: Yes, South Carolina does have a lemon law which the General Assembly passed during the 1989 legislative session. It became effective October 3, 1989.

Q: When is a car considered a lemon under the new law?

A: The new law defines a lemon as a new motor vehicle (passenger car, van, or truck) that

(1) was bought on or after October 3, 1989;
(2) has a defect that impairs its use or will lower its market value substantially; and
(3) which the manufacturer cannot repair within a reasonable time.

Q: What is not covered in the law?

A: Defects which do not substantially impair the vehicle's use, market value, and safety. Also not covered are defects caused by the consumer's abuse, neglect, or unauthorized alteration of the car.

Q: Does the lemon law cover anything other than new motor vehicles?

A: No. It only covers passenger motor vehicles (cars, vans, and small trucks).

Q: If I discover a defect what do I need to do?

A: You must notify the manufacturer (or its agent) of the defect during the term of the expressed warranty. The manufacturer must make any repair efforts at no cost to the consumer within a reasonable amount of time. The law presumes a reasonable amount of time to be either three repair attempts for the same defect or thirty or more days out of service for repairs. The 30 days do not have to be consecutive.

Q: What happens if the manufacturer is unable to repair the defect?

A: If the defect can not be repaired, the manufacturer has the option of whether to replace the vehicle or rescind the agreement and refund the money. If the manufacturer elects to rescind the agreement and refund the money, the refund must be for the full purchase price of the vehicle, less a reasonable allowance for the consumer's use. The full purchase price includes 1) applicable finance charges and 2) all governmental fees such as sales tax, license fees, and registration fees.

Q: Describe the steps I must take in getting a refund or replacement for my vehicle.

A: Before you request a refund or replacement you must first participate in any arbitration procedure the manufacturer may have established (the decisions are binding on the manufacturer). This type of mediation is known as an "informal dispute settlement procedure." The "informal dispute settlement procedure" must

(1) set up requirements for consumer notification;
(2) be free from the manufacturer's influence;
(3) be free of charge to the consumer;
(4) generally settle the dispute within 40 days.

Q: What can I do if I am not satisfied with the mediation decision?

A: If after arbitration you remain unsatisfied, you can then file suit in the courts. Consumers should remember to buy cars only from reputable dealers and should read the warranty carefully and save all documentation related to the car and to any repair work for their records. If you have problems with your new car you should begin to keep the following records: a description of defects and details of contacts (including the date and name of the person you spoke with), a log of the amount of time the car was out of service, and complete written records of routine service.

Q: If the lemon law does not cover the car I purchased, do I have any other recourse or protection?

A: Possibly. The general law of sale, including warranty law, may still apply. In addition, you can always file a complaint with the S.C. Department of Consumer Affairs.

For more information call 1-800-922-1594 (toll free in S.C.) or 734-9452.

Source: South Carolina Department of Consumer Affairs.

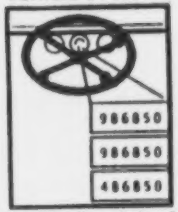
440

Don't be fooled by a deceptively low mileage reading!

If you're thinking of buying a used motor vehicle, shop wisely. Instead of getting a low-mileage vehicle in good condition, you could end up with one with high mileage that will require costly repairs.

Unfortunately, sometimes a dealer or individual will tamper with the odometer, turning it back to a lower mileage than the vehicle really has, in order to get a better price.

Experts say that, depending on the type of vehicle, a rollback of 10,000 miles will increase the vehicle's resale value by $300 to $500. The loss to consumers nationally is said to amount to $2.8 billion annually, perhaps as much as $10 million a year in South Carolina. Odometer tampering is illegal, of course. (The next page explains the penalties for this kind of activity.)



Here are some of the things you can do to make sure you're getting the car you're paying for.

Getting a mileage statement

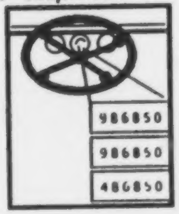
South Carolina's odometer law requires the seller--whether an individual or a dealer--to give the buyer a written statement of the odometer reading at the time of the sale. On January 1, 1981, new titles were introduced that include space on the back for the written statement.

The seller is required to certify by his signature that the vehicle's current odometer reading is the actual mileage, or the reading is in excess of 99,999 miles, or the vehicle's mileage is unknown.

For vehicles titled after January 1, 1981, the law requires the seller to fill out and give the buyer an odometer disclosure statement that requires the seller to certify the accuracy of the mileage. These forms are available free from SCDHPT Motor Vehicle Division offices across the state.

Buyers can compare a vehicle's current mileage with that noted on the disclosure statement(s) in the South Carolina Title document(s). The current mileage should be either the same or slightly higher, unless the odometer was repaired or reflects a reading of more than 99,999 miles.

A buyer can also ask to see the disclosure statement given to the seller by the vehicle's prior owner. Since 1978, federal law has required dealers to keep odometer disclosure statements for a period of four years. Be suspicious if a dealer claims to have no odometer statement on sales made within the last four years or if a seller refuses to give you a statement or tries to convince you that one isn't required.



Check the title

Check the back of the title to be sure the former owner has signed the "assignment of title" section that includes odometer information, and be sure the signature has been notarized. The vehicle's current mileage should be greater than it was when the seller bought the car, and this should be reflected in the seller's title document(s). Any alterations or erasures make the title certificate invalid and can be a clue that the mileage has been altered.

Compare the mileage

Examine old vehicle safety inspection receipts, warranty documents, and oil change stickers which may be found in the car, and compare the mileage recorded and the dates. The vehicle's mileage should be greater.

Talk to the former owner

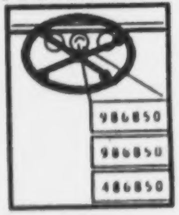
A good way to find out about the vehicle's mileage, condition, and performance is by asking the previous owner about it. The seller should be able to give the name and address of the previous owner. If possible, talk to this person before making up your mind to buy the vehicle.

Examine the vehicle

Carefully check the vehicle inside and out. Worn carpeting beneath the floor mats and worn places on the brake pedal could indicate extensive vehicle use. Look under the car for rust spots. Take time for a test drive. Get a second opinion from a qualified mechanic.

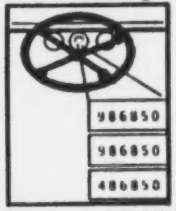
Check the tires

If the odometer reading is less than 30,000 miles, the vehicle will most likely have the original tires (if they are radial). All five tires should be the same brand and model. One way to determine if the tires are original is to check the DOT number on the tires. The last three digits of this number specify the week and the year the tire was manufactured. For example, 132 indicates the tire was manufactured in the 13th week of 1982.



Look for tampering clues

Although it's virtually impossible to visually detect a professional job of odometer tampering, it's still wise to look for physical signs such as scratches or marks on the odometer. Also look for an odometer or speedometer that fits loosely in the dashboard; and sometimes misaligned



odometer digits or digits that stick can be clues that the odometer has been altered. One common system used by unscrupulous sellers to change odometer readings on written mileage statements is by use of a decimal point and the numeral 1. Example: 64370 becomes 16437.0.

Contact the Motor Vehicle Division or the South Carolina Department of Consumer Affairs if . . .

- you suspect that someone has misrepresented a vehicle's mileage intentionally.
- you think the odometer on your vehicle was altered illegally.
- you know of anyone engaged in odometer tampering.

If you think your vehicle's odometer has been altered, it may be helpful to have the vehicle's history. You can get one from the Motor Vehicle Division for a fee of $3, upon a request made in writing.

South Carolina Department of Highways
and Public Transportation
Motor Vehicle Division
P.O. Box 1498
Columbia, S.C. 29216-0025

South Carolina Department of
Consumer Affairs
P.O. Box 5757
Columbia, S.C. 29250-5757
1-800-922-1594

Odometer tampering is illegal

Resetting, disconnecting, or altering a vehicle's odometer to conceal the true mileage is called odometer tampering.

In South Carolina and in most other states, it is illegal to engage in odometer tampering or to sell a vehicle when you know that the odometer has been altered to deceive the buyer.

Violators face a $1,000 fine, one year in prison, or both, plus additional penalties based on the federal odometer disclosure law.

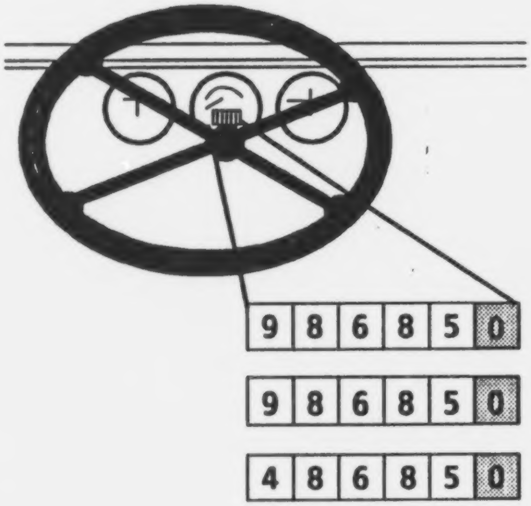
Violations of the federal statute carry a $50,000 fine, one year in prison, or both, plus additional penalties that could be imposed for civil violations.

Criminal violations of the federal odometer disclosure law are prosecuted by the office of U.S. Attorney (P.O. Box 2266, Columbia, SC 29202; telephone 803/765-5125), and criminal violations of the South Carolina odometer tampering law are prosecuted through the office of Attorney General (P.O. Box 11549, Columbia, SC 29211; telephone 803/758-8820) and the circuit solicitors.

Legitimate dealers are dead-set against odometer tampering and have supported efforts to curb this illegal practice. The code of ethics of the South Carolina Automobile and Truck Dealers Association, which represents new car and truck dealers, and the Carolinas Independent Automobile Dealers Association, which represents used car dealers, continues to take a strong stand against odometer tampering and supports government efforts to halt the practice.

4/84
Source: South Carolina Department of Highways an[illegible]lic Transportation.

ODOMETER TAMPERING



How you can protect yourself against this illegal practice when you are buying a used vehicle.

Supplement 57

OPTIONS COST!!!

DIRECTIONS: Visit a car dealership to discover the costs of available options on a new car of your choice. Place an asterisk (*) beside the option(s) you would be willing to purchase.

Model: ______________________________

AVAILABLE OPTIONS	COST

State reason for selecting the identified (*) options above.

ACCT. NO. ____________

SOUTH CAROLINA VEHICLE RETAIL INSTALLMENT CONTRACT

DATE ____________

Buyer (and Co-Buyer) Name and Address (Include County and Zip Code)	CREDITOR (Seller Name and Address)

You, the Buyer (and Co-Buyer, if any), may buy the vehicle described below for cash or on credit. The cash price is shown below as "Cash Price." The credit price is shown below as "Total Sale Price." By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract.

New or Used	Year and Make	Series	Body Style	No. Cyl.	If Truck, GVW (lbs.)	Vehicle Identification Number	Use For Which Purchased
							☐ Personal ☐ Agricultural ☐ Commercial ☐ ________

INCLUDING:

☐ Radio ☐ Air Conditioner ☐ Automatic Transmission ☐ Power Steering ☐ ____________ ☐ ____________

It is unlawful to require a purchaser of a new motor vehicle, as a condition of sale and delivery, to also purchase special features, appliances, equipment, parts, or accessories not desired or requested by the purchaser. This does not apply to special features, appliances, equipment, parts, or accessories which are already installed on the vehicle when received by the dealer.

TRADE-IN: ____________ (Year and Make) $ ____________ (Gross Allowance) $ ____________ (Amount Owning)

ITEMIZATION OF AMOUNT FINANCED

(1) **Cash Price** .... $ ________ (1)

(2) **Down Payment**

Cash Down Payment .... $ ________

Pickup Payment Due ____________, 19 ________ .... $ ________

Trade-in (Description Above) .... $ ________

Total Down Payment .... $ ________ (2)

(3) **Unpaid Balance of Cash Price** (1 minus 2) .... $ ________ (3)

(4) **Amounts Paid on Your Behalf**

To Public Officials (i) for license, title & registration fees $ ________;

(ii) for official fees $ ________;

(iii) for taxes (not in Cash Price) $ ________ .... $ ________

To Insurance Companies for

Vehicle Insurance .... $ ________

Credit Life Insurance .... $ ________

Credit Disability Insurance .... $ ________

____________ .... $ ________

Total Insurance Premium Costs .... $ ________

To ____________ **for** ____________ .... $ ________

To ____________ **for** ____________ .... $ ________

To ____________ **for** ____________ .... $ ________

Total .... $ ________ (4)

(5) **Amount Financed** (3 plus 4) .... $ ________ (5)

NOTICE TO THE BUYER: Do not sign this contract before you read it or if it contains any blank spaces. You are entitled to an exact copy of the contract you sign.

Buyer acknowledges receipt of a true and completely filled in copy of this contract at the time of signing.

Buyer Signs ____________ (Co) Buyer Signs ____________

SEE BACK FOR ADDITIONAL AGREEMENTS

By signing below, the Seller accepts this contract.

Seller ____________ By ____________ Title ____________

MAKING THE DOWN PAYMENT

DIRECTIONS: Read each of the situations below and determine the amount of cash needed for a down payment.

A. The cost of the car is $10,789. You must pay 10% down and the credit union will finance the balance owed. How much is your down payment?

____

B. John's car has required many repairs this year and he has decided to purchase another car. The best deal he can get for a trade-in is $600. The car he wants costs $14,655, and he has saved $700 to use as a down payment. How much of the total price must be financed?

____

C. A neighbor has promised to sell his five-year-old car to Jerri for $985. He is asking Jerri to make a down payment equal to one-third of the cost of the car. What is Jerri's down payment?

____

MAKING THE DOWN PAYMENT

DIRECTIONS: Read each of the situations below and determine the amount of cash needed for a down payment.

A. The cost of the car is $10,789. You must pay 10% down and the credit union will finance the balance owed. How much is your down payment?

$1,078.90

B. John's car has required many repairs this year and he has decided to purchase another car. The best deal he can get for a trade-in is $600. The car he wants costs $14,655, and he has saved $700 to use as a down payment. How much of the total price must be financed?

91%

C. A neighbor has promised to sell his five-year-old car to Jerri for $985. He is asking Jerri to make a down payment equal to one-third of the cost of the car. What is Jerri's down payment?

$328.33

Supplement 60

AUTO CREDIT WORD CHECK

DIRECTIONS: Use available resources to define the following terms associated with auto credit.

1. Actual Cash Value
2. Appraised Value
3. Co-Buyer
4. Collateral
5. Creditor
6. Credit References
7. Customer Statement
8. Debtor
9. Finance Charge
10. Interest Rate
11. Lien

Supplement 61

THE FINAL PAPERWORK

DIRECTIONS: Demonstrate your knowledge regarding factors related to purchasing a car by explaining the following:

1. Description of vehicle
2. Full price
3. Parts guaranteed (include time limit)
4. Trade-in allowance
5. Financing terms
6. Insurance premiums
7. License fee
8. Date of possession
9. Title and registration papers
10. Mileage disclosure statement

Supplement 62

AUTO INSURANCE WORD SCRAMBLE

DIRECTIONS: Unscramble the letters to form a word or words that relate to automobile insurance. The definitions provide clues for the words. Write the correct letters in the blank spaces at the right of each scrambled word.

	DEFINITION	SCRAMBLED WORD	UNSCRAMBLED WORD
1.	Payment made to the insurance company by the policyholder for coverage provided.	MUPEMIR	_ _ _ _ _ _ _
2.	The initial dollar amount the insurance company does not pay. It must be paid by the policyholder.	DTBDEULICE	_ _ _ _ _ _ _ _ _ _
3.	The maximum amount the insurance company is required to pay for a specific policy.	YCLIPO MLITI	_ _ _ _ _ _ _ _ _ _ _
4.	Request by an insured person for the payment of a loss.	MLCIA	_ _ _ _ _
5.	Pays medical expenses of the insured person and passengers in the car up to the limits of the policy.	LMACEDI GRECVEOA	_ _ _ _ _ _ _ _ _ _ _ _ _ _ _
6.	Representative of an insurance company who decides how much damage has been done to your car, another car, or property in the accident.	TUJADRES	_ _ _ _ _ _ _ _
7.	Coverage that protects you and your passengers in case of injury by a driver who either carries no insurance or is a hit and run driver.	ON TLFUA	_ _ _ _ _ _ _
8.	This coverage provides protection against damage to your car not covered by collision insurance.	NIVHCMOPERSEE	_ _ _ _ _ _ _ _ _ _ _ _ _
9.	Pays for damage to your car when it is damaged as a result of colliding with another vehicle or as a result of turning over.	NCLLOISIO	_ _ _ _ _ _ _ _ _
10.	The amount the insurance company will pay when a claim is made.	REGVOCAE	_ _ _ _ _ _ _ _

Supplement 62 Key

AUTO INSURANCE WORD SCRAMBLE

1. Premium
2. Deductible
3. Policy Limit
4. Claim
5. Medical Coverage
6. Adjuster
7. No Fault
8. Comprehensive
9. Collision
10. Coverage

Fact Sheet

AUTOMOBILE INSURANCE

Steven W. Hamm, Administrator/Consumer Advocate
South Carolina Department of Consumer Affairs

Q: How are my automobile insurance rates established when I apply for insurance in South Carolina?

A: The premiums you pay for automobile insurance are based upon several factors. Your rates are based on the type of car you drive, its age, the territory you live in, and your driving record.

Q: Why are my rates affected by where I live?

A: Rates for automobile insurance are higher in higher population areas because there is a greater risk of accidents in areas with higher concentrations of cars. Rates in rural areas are slightly lower due to the fewer number of automobiles in those areas that might be involved in an accident.

Q: What time period is used to establish my driving record for automobile insurance purposes?

A: South Carolina law allows automobile insurance companies to use a 36-month period prior to your policy renewal date. Accidents or violations more than 36 months prior to your renewal date cannot be used to establish your insurance rate.

Q: What is the "recoupment fee" that I keep hearing about and see listed on my automobile insurance premium notice?

A: The "recoupment fee" is the charge included in all automobile insurance policies since 1974 to pay for the losses in the South Carolina Reinsurance Facility. The Reinsurance Facility was established by the General Assembly in 1974. Your recoupment fee varies according to your driving record. You pay a recoupment fee for each car you insure.

Q: Why should I be paying for losses in the Reinsurance Facility in addition to the cost of insuring my car if I have a clean driving record?

A: Approximately 1/3 of South Carolina's drivers have been assigned to the Reinsurance Facility by their automobile insurance company because they are considered to be high risk drivers in relation to the insurance premiums they pay. However, over 75% of the drivers considered high risk by the automobile insurance industry have clean driving records. The Reinsurance Facility assures drivers with clean records that their rates will not increase drastically just because their automobile insurance company considers them bad risks.

Q: Does that mean that I could be in the Reinsurance Facility even though I have a clean record?

A: Yes, over 75% of the drivers in the Facility have clean driving records.

Q: Does being assigned to the Reinsurance Facility cause me to pay higher rates?

A: No. Your rates are based on the type of car you drive, the area you live in, and your driving records.

Q: Why would an insurance company consider me a bad risk if I have a clean driving record?

A: Insurance companies consider many factors in determining risk. Those factors may include where the car is normally parked, type of employment of the driver, and other factors. They may also conclude that the risk of a particular driver is not adequately covered by the premium level allowed for that particular car, territory, and driving record.

Q: If, during the past three years, I do not have any moving violations or no more than one ticket for going less than 10 mph over the speed limit, how much will I pay in recoupment fees?

A: Your annual fee for full coverage will be reduced from $71.00 to $35.53 effective for policies that renew on or after October 1, 1989—a savings of $35.47. If you do not carry physical damage coverage, your savings will be less.

Source: South Carolina Department of Consumer Affairs.

Q: If, over the last three years, I have one conviction of speeding more than 10 mph or have one chargeable accident over $750 damage and no bodily injury, how are my automobile insurance rates affected?

A: Under the new law the annual recoupment fee increases from $142.00 (old law) to $145.38, a difference of $3.38. The same fee also applies if your driving record includes one conviction of speeding more than and one conviction of speeding less than 10 mph or two convictions of speeding less than the 10 mph limit. However, if you have one chargeable accident with bodily injury, that fee is increased from $213 (old law) to $290.76--a difference of $77.76.

Q: How are my insurance rates affected if I have had two convictions for speeding over the 10 mph limit in the last three years?

A: Two convictions for speeding over 10 mph above the limit raises the recoupment annual cost from $284.00 (old law) to $436.14--an annual difference of $152.14. The same fee applies if your driving record shows one speeding ticket under and two speeding tickets over 10 mph above the limit. The $436.14 is in addition to the cost of insuring your car.

Q: I was recently involved in an accident with no injuries and I have two convictions for speeding more than 10 mph on my driving record. Will I see a substantial increase in my rates?

A: Yes. The annual recoupment fee will increase from $284.00 (old law) to $581.52, a difference of $297.52. The fee for drivers with three convictions for speeding more than 10 mph was increased from $284.00 to $872.28, a difference of $616.00.

Q: How have persons who have been convicted of reckless driving and driving under the influence been affected by the new law?

A: Reckless driving resulting in a chargeable accident or a single DUI conviction in the past three years increases the annual recoupment fee from $355.00 (old law) to $1,308.42--a difference of $953.42.

Q: How will I be affected by the new seat belt law and when does it go into effect?

A: This new legislation requires seat belt use by drivers and front seat occupants beginning July 1, 1989. A $10.00 fine could be imposed on those failing to wear the belts, but only if the driver is stopped for some other traffic violation such as speeding, after January 1, 1990.

Q: Why do auto insurance rates seem so high when the General Assembly passes laws in this area?

A: Your automobile insurance premium pays for many costs that the General Assembly cannot control. For example, every hospital in South Carolina has announced higher room rates and higher costs for medical services. The cost of repairing damaged cars continues to rise. For example, a 1989 automobile that retails for approximately $14,000 would cost $35,000-$40,000 to replace in parts alone, plus the cost of labor to put all those parts together.

Q: What can I do to reduce my automobile insurance rates?

A: You should shop around for the best rates. Automobile insurance companies are required by law to sell an automobile insurance policy to you if you have a valid driver's license and can pay the premiums. You also need to be very careful when you drive, since speeding tickets and accidents can drastically increase your premium. You need to remember that those speed limit signs are being enforced more than ever now in South Carolina.

Q: Should consumers "comparison shop" before buying automobile insurance?

A: Yes, definitely. Consumers should compare prices when shopping for insurance as they would for groceries or a new car.

Q: You mean different insurance companies in South Carolina charge different rates for the same coverage?

A: Yes! You may save hundreds of dollars by shopping around among companies. You may save additional money by changing your coverage or increasing your deductibles.

Q: How can I find out more about different rates for my needs?

A: By contacting this Department at 1-800-922-1594 or the Insurance Department at 737-6160 and requesting a Shopper's Guide.

8/9/89

Source: South Carolina Department of Consumer Affairs.

DO WE KNOW THE ANSWERS?

Here are some questions to help us evaluate our family resources and see how adequately they protect us against health care costs that exceed our regular budget.

1 Do we have any kind of health insurance? YES _______ NO _______

2 Is it provided by . . .

an insurance company? ________________________ another plan? ______________

Blue Cross-Blue Shield? ________________________

3 Is it . . .

a group plan? ____

an individual or family policy? ______________________________

a group plan and an individual policy? _________________________

4 What members of the family are covered by this health insurance?

____

____

____

5 Does our insurance help pay . . .

hospital expenses? ____

costs of an operation? ____

other physician and specialist bills . . .

in hospital? ____

at home? ____

6 Does our insurance help replace income lost due to disability?

YES _______________ NO _______________

HEALTH INSURANCE INSTITUTE

455

7 Is our individual and family insurance . . .

guaranteed renewable up to a specified age? ______________________

subject to renewal by the insuring organization? ______________________

8 Do our policies include a deductible which we must pay before benefits start?

YES ____________ NO ____________

9 Are there waiting periods before benefits start?

YES ____________ NO ____________

10 Do our policies have specific waiting periods before covering . . .

	Length of Waiting Period (if any)
tonsillectomy?	______________________
maternity?	______________________
preexisting conditions?	______________________
other?	______________________

11 How do the hospital and surgical benefits of our policies compare with local hospital and surgeon's charges? ______________________

____

12 Are newborn babies covered from birth? ______________

from 14 days? ______________

from what age? ______________

To what ages are our children protected by our family health insurance? ______________

13 How do we apply for the benefits provided by our health insurance? ______________

____

14 How soon do we have to apply? ______________________

HEALTH INSURANCE INSTITUTE

HEALTH INSURANCE TERMS

DIRECTIONS: Use available resources to locate the definitions of each term or phrase below.

1. Policy
2. Premium
3. Insured
4. Policyholder
5. Insurance Agent
6. Coverage
7. Insurable Interest
8. Benefits
9. Claims
10. Hospital Expense Coverage
11. Surgical Expense Coverage
12. Physician's Expense Coverage
13. Basic Protection
14. Major Medical Expense Coverage
15. Student Accident Insurance
16. Worker's Compensation
17. Health Maintenance Organization (HMO)
18. Medicaid
19. Medicare
20. Dental Expense Coverage
21. Disability Insurance
22. Deductible
23. Co-payment
24. Guaranteed Renewable
25. Major Medical Expense
26. Student Accident Insurance

Supplement 66

INSURANCE VOCABULARY BUBBLEGRAM

DIRECTIONS: Using clues given below, fill in the bubbles to reveal words that apply to all types of insurance.

1. ○○○ I ○○○○○○○○
2. ○ N ○○○○○○○ ○○○○○
3. ○○○○○ S
4. ○○○ U ○○○
5. ○○○○ R ○○○
6. ○○○○○ A ○○○ ○○○○○○○○
7. ○○ N ○○○○○
8. ○○○○ C ○
9. ○○ E ○○○○

CLUES

1. Person who purchases the insurance policy.
2. Individual who sells insurance.
3. Requests for payment of amounts due.
4. Person covered by an insurance policy.
5. Circumstances for which the insured is promised payment.
6. Interest a person has in the life of another or in property.
7. Payments for losses.
8. Insurance contract.
9. Amount paid for insurance.

Supplement 66 Key

INSURANCE VOCABULARY BUBBLEGRAM

1. Policyholder
2. Insurance Agent
3. Claims
4. Insured
5. Coverage
6. Insurable Interest
7. Benefits
8. Policy
9. Premium

Supplement 67

REVERSE BINGO CARD

DIRECTIONS: In the designated boxes, write the terms that represent the definitions of health insurance vocabulary words provided by the group leader.

B	I	N	G	O
1	2	3	4	5
6	7	8	9	10
11	12	FREE	13	14
15	16	17	18	19
20	21	22	23	24

Supplement 68

Blackline Original 14
Insurance

Choosing a health insurance policy

(a checklist of items to be compared)

Name of insurer Type of plan (group or individual) Persons covered			
BENEFITS (state max. dollar amount of benefit) **Hospital:** semiprivate room and board ($ per day/no. of days) operating room fees lab and X-ray fees medicines total maternity benefit			
Surgical: coverage for various operations e.g. appendectomy tonsillectomy other			
Physician/Regular Medical: doctor's visits in and out of hospital ($ per visit) X-ray lab tests			
Major Medical: max. dollar limit per illness per policy year deductible (amount insured pays before benefits take effect) co-insurance (amount insured pays over and above the deductible as % of total bill)			
Miscellaneous: dental optical other			
Waiting period (no. of months) maternity pre-existing conditions other			
Exclusions special nursing care convalescent home care other			
Renewability Is policy guaranteed renewable? To what age?			
Cancellation When can insurer cancel policy? Can rates be raised?			
Premium ($ per month)			

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Supplement 69

LIFE INSURANCE VOCABULARY LIST

DIRECTIONS: Use available resources to define the vocabulary terms/phrases below.

1. Cash value
2. Term insurance
3. Whole life insurance
4. Universal life insurance
5. Premium
6. Endowment life insurance
7. Variable life
8. Policy
9. Beneficiary
10. Face value
11. Decreasing term insurance
12. Proceeds
13. Limited-payment life
14. Nonparticipating policies
15. Incontestable clause
16. Waiver-of-premium clause
17. Participating policy
18. Adjustable life insurance

LIFE INSURANCE WORD SEARCH

DIRECTIONS: Circle the terms that relate to life insurance. Terms may be found across, up, down, and diagonally.

A	H	F	A	W	U	A	Y	X	A	T	Z	Z	A	A	A	C	M	A	K	L	C	E	M	U
E	H	B	C	K	D	L	E	L	K	O	F	I	S	G	H	T	I	K	E	M	D	C	N	O
Z	E	E	W	I	Y	N	P	X	H	W	H	T	H	U	H	V	H	F	O	N	U	N	N	A
M	D	S	N	Z	N	C	A	S	H	V	A	L	U	E	S	S	I	M	Q	U	S	A	O	C
E	C	U	A	L	R	B	R	X	X	D	S	O	R	D	D	L	Q	J	M	S	Y	R	N	W
Q	O	A	W	D	D	D	T	O	C	S	M	C	W	Z	E	H	X	Y	G	Y	D	U	F	Y
M	L	L	L	O	K	O	I	X	O	I	S	C	S	L	Z	S	O	M	R	O	C	S	A	T
E	C	C	N	K	J	O	C	J	Z	C	W	N	B	C	O	C	D	A	C	L	A	N	R	T
Z	S	M	A	A	P	R	I	J	X	I	N	A	C	P	O	L	I	C	Y	O	D	I	T	S
E	C	U	K	C	R	O	P	O	C	L	I	C	L	N	C	C	L	N	N	L	O	M	I	D
O	S	I	N	P	O	L	A	C	N	R	X	J	H	N	I	W	C	H	M	C	Y	R	C	O
E	N	M	S	O	C	R	T	M	A	X	S	C	N	F	A	C	E	V	A	L	U	E	I	C
O	K	E	L	R	E	N	I	V	R	L	C	D	E	K	L	L	K	D	C	I	U	T	P	L
F	P	R	A	P	E	P	N	X	L	C	O	N	O	C	G	N	C	N	G	M	S	G	A	L
P	K	P	P	I	D	M	G	K	P	R	E	M	I	U	M	O	M	C	M	I	S	N	T	Y
T	P	F	A	P	S	M	P	T	C	B	C	K	J	O	J	K	L	M	G	T	C	I	I	C
F	P	O	F	F	P	F	O	N	B	M	N	I	R	B	R	G	S	C	R	E	W	S	N	U
T	K	R	P	A	I	C	L	J	C	K	A	Q	F	L	M	L	B	S	T	D	A	A	G	D
J	R	E	R	C	B	A	I	L	A	R	R	J	A	C	F	O	F	U	F	P	Y	E	P	A
T	K	V	T	H	C	J	C	N	U	K	U	J	Q	A	D	B	U	B	C	A	U	R	O	W
L	K	I	M	N	O	D	Y	K	K	S	S	J	I	K	U	A	C	D	M	Y	S	C	L	S
J	T	A	C	B	C	D	O	H	H	G	N	J	C	H	C	K	K	M	N	M	C	E	I	O
K	M	W	H	O	L	E	L	I	F	E	I	N	S	U	R	A	N	C	E	E	D	D	C	X
J	K	R	M	A	B	C	D	B	D	F	M	C	G	C	J	G	M	G	G	N	S	U	I	W
M	J	N	O	C	P	Q	Q	U	D	C	R	O	S	T	J	J	U	M	P	T	Y	T	E	U
A	C	Y	I	O	P	Y	P	T	U	S	E	F	G	P	O	N	R	T	S	L	A	L	S	C
L	M	W	C	L	P	M	A	W	U	R	T	S	T	T	I	I	U	Y	C	I	C	O	Y	B
M	N	O	J	C	L	W	X	Y	O	M	T	U	S	S	O	C	A	Y	D	F	B	D	D	E
A	C	I	N	C	O	N	T	E	S	T	A	B	L	E	C	L	A	U	S	E	D	O	U	S

LIFE INSURANCE WORD SEARCH

DIRECTIONS: Circle the terms that relate to life insurance. Terms may be found across, up, down, and diagonally.

A	H	F	A	W	U	A	Y	X	A	T	Z	Z	A	A	A	C	M	A	K	L	C	E	M	U
E	H	B	C	K	D	L	E	L	K	O	F	I	S	G	H	T	I	K	E	M	D	C	N	O
Z	E	E	W	I	Y	N	P	X	H	W	H	T	H	U	H	V	H	F	O	N	U	N	N	A
M	D	S	N	Z	N	C	A	S	H	V	A	L	U	E	S	S	I	M	Q	U	S	A	O	C
E	C	U	A	L	R	B	R	X	X	D	S	O	R	D	D	L	Q	J	M	S	Y	R	N	N
Q	O	A	W	D	D	D	T	O	C	S	M	C	W	Z	E	H	X	Y	G	Y	D	U	P	Y
M	L	L	L	O	K	O	I	X	O	I	S	C	S	L	Z	S	O	M	R	O	C	S	A	T
E	C	C	N	K	J	O	C	J	Z	C	W	N	B	C	O	C	D	A	C	L	A	N	R	T
Z	S	M	A	A	P	R	I	J	X	I	N	A	C	P	O	L	I	C	Y	O	D	I	T	S
E	C	U	K	C	R	O	P	O	C	L	I	C	L	N	C	C	L	N	N	L	O	M	I	D
O	S	I	N	P	O	L	A	C	N	R	X	J	H	N	I	W	C	H	M	C	Y	R	C	O
E	N	M	S	O	C	R	T	M	A	X	S	C	N	F	A	C	E	V	A	L	U	E	I	C
O	K	E	L	R	E	N	I	V	R	L	C	D	E	K	L	L	K	D	C	I	U	T	P	L
F	P	R	A	P	E	P	N	X	L	C	O	N	O	C	G	N	C	N	G	M	S	G	A	L
P	K	P	P	I	D	M	G	K	P	R	E	M	I	U	M	O	M	C	M	I	S	N	T	Y
T	P	F	A	P	S	M	P	T	C	B	C	K	J	O	J	K	L	M	G	T	C	I	I	C
F	P	O	F	F	P	F	O	N	B	M	N	I	R	B	R	G	S	C	R	E	W	S	N	U
T	K	R	P	A	I	C	L	J	C	K	A	Q	F	L	M	L	B	S	T	D	A	A	G	D
J	R	E	R	C	B	A	I	L	A	R	R	J	A	C	F	O	F	U	F	P	Y	E	P	A
T	K	V	T	H	C	J	C	N	U	K	U	J	O	A	D	B	U	B	C	A	U	R	O	W
L	K	I	M	N	O	D	Y	K	K	S	S	J	I	K	U	A	C	D	M	Y	S	C	L	S
J	T	A	C	B	C	D	O	H	H	G	N	J	C	H	C	K	K	M	N	M	C	E	I	O
K	M	W	H	O	L	E	L	I	F	E	I	N	S	U	R	A	N	C	E	E	D	D	C	X
J	K	R	M	A	B	C	D	B	D	F	M	C	G	C	J	G	M	G	G	N	S	U	I	W
M	J	N	O	C	P	Q	Q	U	D	C	R	O	S	T	J	J	U	M	P	T	Y	T	E	U
A	C	Y	I	O	P	Y	P	T	U	S	E	F	G	P	O	N	R	T	S	L	A	L	S	C
L	M	W	C	L	P	M	A	W	U	R	T	S	T	T	I	I	U	Y	C	I	C	O	Y	B
M	N	O	J	C	L	W	X	Y	O	M	T	U	S	S	O	C	A	Y	D	F	B	D	D	E
A	C	I	N	C	O	N	T	E	S	T	A	B	L	E	C	L	A	U	S	E	D	O	U	S

protecting your life

The primary function of life insurance coverage is to provide financial security for dependents in the event of the death of the family breadwinner. The policyholder pays a specific amount of money each year in the form of premiums for insurance protection. Each year, as a person gets older, the risk of death increases. **Term insurance,** which provides protection for a limited and specified period, reflects this increased risk with higher premiums each time the policy is renewed. **Whole life insurance,** on the other hand, uses a system of level premiums, in which the same premium is paid every year despite the ever-increasing risk of death. Although whole life insurance premiums are somewhat higher than the actual cost of the insurance in the early years of the policy, they are considerably less than the actual cost during the later years.

name ______________________

date ______________________

Source: Institute of Life Insurance

Premiums are used by companies in three ways: to pay beneficiaries' claims; to help meet operating expenses of the company; and to add to the company's reserve funds to provide future benefits to policyholders and their families.

To meet the specific needs of individuals seeking life insurance protection, several types of policies are available. Let's look now at some different people and their special life insurance needs. After reading the descriptions, answer the questions that follow.

Mary Sweet
Term Policy: $20,000 protection lasting five years. She is employed. Policy insures college for daughter if Mary dies. She pays annual premium of $145. May renew policy at end of term or convert it to different form of life insurance. Otherwise, when the term ends, so does the protection. Premiums for term insurance increase every time the coverage is renewed because the insured is older.

Carl Wise
Straight Life Policy (a form of whole life insurance): $25,000. Age 30, wife, two children. Annual premium of $375 for life. Unlike term insurance, his policy will build up cash value.

Millie Fernandez
Limited Payment Life (a form of whole life insurance): $15,000. Single professional woman, 30, with a widowed mother. Pays annual premium of $345 for 20 years. At that time, policy is paid up. Protection continues for life. Cash value continues to build up.

George Billings
Group Policy of $10,000: Employer pays half the premium. George pays the other half, which amounts to $75 a year. If he leaves his job, he may convert group policy to individual policy at an increased rate with a medical examination.

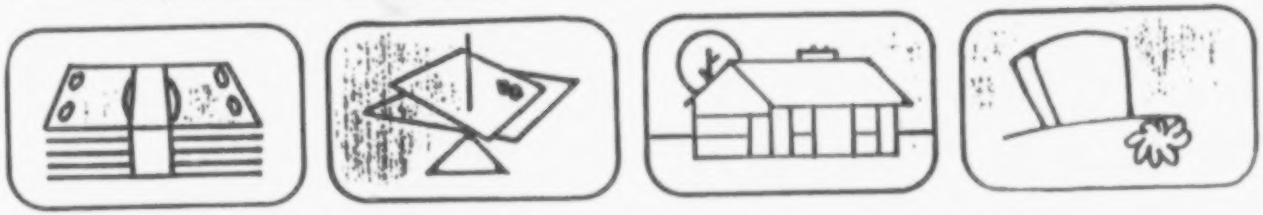
1. Explain why Millie and Carl buy different types of insurance.

2. Term life insurance is rarely made available for anyone over 65. Why?

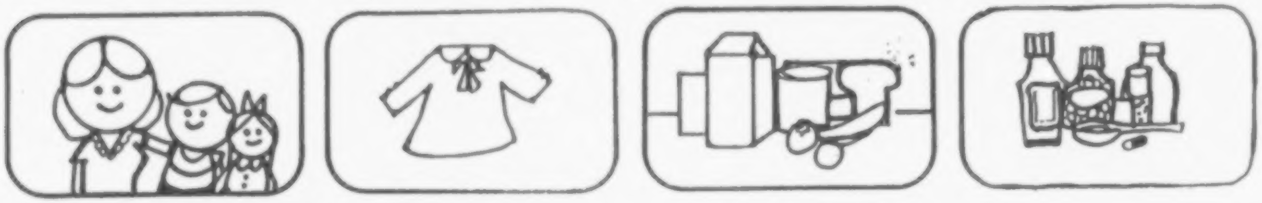
3. If you have a limited amount of money and want additional insurance on your life for four years while you leave your group insurance at work and go back to college, what kind of policy might your insurance agent recommend?

The benefits of life insurance

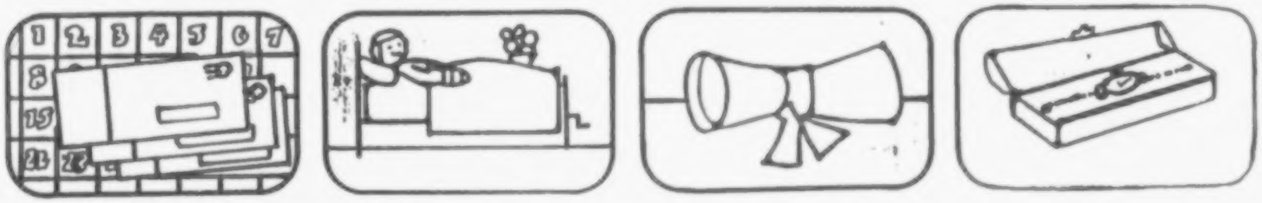
In case you die . . . financial protection for your dependents.



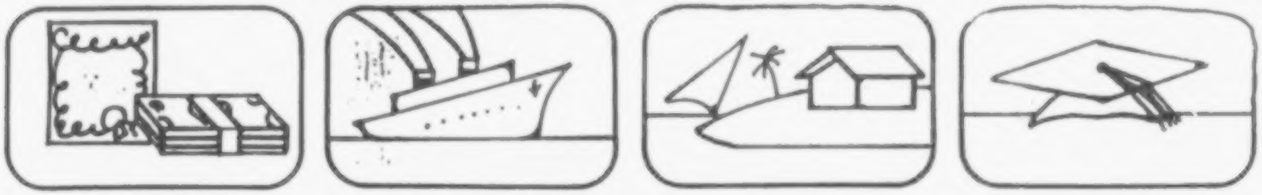
Immediate cash for medical bills, funeral costs, inheritance taxes, mortgage and other debts



Income for surviving parent and small children and for parent after children have grown



Reserve fund for emergencies, education, gifts, etc.



Collateral for loan from insurance company and at policy maturity, lump sum or monthly payments for retirement, etc.

LIFE INSURANCE BUBBLEGRAM

DIRECTIONS: Circle the terms that relate to life insurance. Terms may be found across, up, down, and diagonally.

1. ○○○L○
2. ○○I○○○○○○
3. ○○○○○○○○○○F○
4. ○E○○
5. ○○○I○○○○
6. ○○N○○○○○○
7. ○○○○S○○○○○
8. ○U○○○○○○○○
9. ○R○○○○○○○○
10. ○A○○○○○
11. ○N○○○○○○○
12. C○○○○○○○○
13. ○○E○○○○○○○○

CLUES

1. Provides basic lifetime protection.
2. Policy that permits adjustment of premium, face value, and level of protection.
3. Another name for whole life insurance.
4. Provides protection only for a specific period of time.
5. Policy in which face value varies with performance of a fund in which the premiums are invested.
6. Term policies often include a(n) __________ option.
7. Allows the insured to alter the coverage.
8. Variable life insurance has a(n) __________ minimum death benefit.
9. Term insurance offers the most __________ for your insurance dollar.
10. Advantages of endowment insurance are protection and __________ .
11. Policy that pays face value to beneficiary if insured dies before endowment period ends.
12. Amount policyholder would receive if policy were surrendered before maturity or upon death of the insured.
13. Key advantage of adjustable life coverage.

Supplement 73 Key

LIFE INSURANCE BUBBLEGRAM

1. Whole
2. Universal
3. Straight Life
4. Term
5. Variable
6. renewable
7. Adjustable
8. guaranteed
9. protection
10. savings
11. Endowment
12. Cash Value
13. Flexibility

the living value of life insurance

You might suppose that most benefit payments of life insurance policies go to the survivors or beneficiaries. But guess again. In 1974, insurance companies paid $12.8 billion (or 58 percent of the total benefit payments) to living policyholders. The living values of life insurance can be very important in preserving the special financial plans of the insured person.

Look at these four people. All have questions regarding the use of life insurance while they are still living. Beside these questions you will find four proposed solutions, each of which is an answer to one of the questions. Put the number of the appropriate solution in the blank.

____
name

____
date

Source: Institute of Life Insurance

Edith O'Brien, 25 ______

If I'm working I can pay the premiums on my new policy. What if I get sick and can't work? How will I pay the premiums?

Jim Kasperski, 60 ______

I lost my job and can't afford premiums of $675 on my straight life policy. I've paid premiums for 20 years. What can I do now? My family still needs protection.

Jerry Gertz, 47 ______

If I had $10,000 I could buy a new tractor and double my business. Where could I borrow that kind of money at a reasonable interest rate?

Mary Chon, 65 ______

My husband and I are retired. We have an income from our pension plans and Social Security. We have paid premiums on a straight life policy for 34 years. Now that the children are self-supporting and we have more insurance than we think we need, I wonder if that old policy is worth anything? Maybe we should buy a joint life annuity since it will give us a regular fixed monthly income payment for the rest of our lives.

1. For a small additional cost, you can insure that you will not have to pay the premium on your insurance if you become disabled for six months or longer.

2. Most permanent insurance policies have a cash value that you can borrow at reasonable interest rates.

3. If later in life you have no major financial responsibilities and want money for things you need, you can surrender your insurance policy and convert the cash value into a joint life annuity.

4. Almost every straight life policy begins to build a cash value after the first year or two. You can turn that cash value into a paid-up policy. The amount of the policy will be less than the original, but it will still offer protection.

EXPECTING THE UNEXPECTED

DIRECTIONS: Use information provided by a *mortality table to complete the activities below.

1. According to the information provided in the mortality table, your life expectancy is __________ years.

2. Individuals age 23 may expect to live an average of __________ more years, but __________ out of 1,000 will die before reaching the age of 24.

3. Suppose that 1,000 persons age 69 decide to make a risk-sharing agreement to pay $1,000 to spouses of each person in the group who will die during the year. To cover the probable payments of $__________ , each of the 1,000 persons would have to contribute $__________ in advance.

---

*Green. **Consumers in the Economy**, pp. 304-5.

Adapted from Education Services Institute of Life Insurance, Health Insurance Institute. **Protecting Your Future**, Master Activity #5.

Supplement 75 Key

EXPECTING THE UNEXPECTED

1. Present age of participant will determine the answer.
2. 50.22; 1.53
3. $34,000; $34.00

Supplement 76

LIFE INSURANCE

EXERCISES FOR INQUIRY AND DISCUSSION

Name: ____________________

DETERMINE ORDER OF PRIORITIES. Assume that you are single, just starting out in your career at a job with relatively low pay but good prospects for advancement. You have $25 a week left after expenses. What priorities would you give to each of the following for using that money? How would you rank the items listed if you were married and had a child? Explain your decision.

___ A. Recreation
___ B. A better car
___ C. Life insurance
___ D. Savings or investment
___ E. A better apartment or house
___ F. More, nicer clothes

2. *ANALYZE INSURANCE NEEDS. How would each of the following factors affect the amount of life insurance you would buy? What other factors would affect your decision?*

___ A. Number of dependents
___ B. Your present and potential future income
___ C. Your age and the age of dependents
___ D. Expected social security benefits
___ E. Inflation and its effect on future earnings
___ F. Earnings of investments and other sources
___ G. Your health

CHOOSE A POLICY: Which (one or more) of the following policies would you select as a single person? Which would you select as a family breadwinner with two children? As a homemaker? As a working wife? Explain your choices.

___ A. Term insurance with the right to convert to an ordinary life policy without requiring a physical examination, with rates rising as you get older.

___ B. A straight life policy with a growing cash value and a set premium for the rest of your life.

___ C. A limited-payment life policy with a growing cash value that would be fully paid up in 20 years.

___ D. Term insurance with no convertibility rights, which costs less than policy A., with rates rising as you get older.

4. *SELECT BEST POLICIES. Consider the following situations. Indicate the type or types of policy you feel best meet the needs of each person and explain your choice. (Indicate NI if you feel no more insurance is needed; T for term; OL for ordinary life; E for endowment; and LP for limited-payment life.)*

___ A. A young ball player earning $60,000 a year with no dependents has $5,000 ordinary life policy.

___ B. A 30-year-old engineer earning $15,000 a year th a wife 28, son 7, daughter 5, and son 2; covered by a company-paid $40,000 term policy.

___ C. A young working wife earning $8,000 a year with two teenage children; her husband earning $12,000 a year; neither has insurance.

___ D. A young single girl with no dependents and an income of $6,000 a year; has no insurance.

___ E. A young married man with an income of $7,000 a year, whose wife is expecting a baby; each insured for $1,000.

5. *CHOOSE AN AGENT. When deciding on an insurance agent, how would you rank each of the following? Why?*

___ A. Reputation of the agent
___ B. Degree to which agent participates in local community affairs
___ C. Personal acquaintance or friendship with agent
___ D. Type of clients agent deals with
___ E. Whether or not agent has CLU rating
___ F. General appearance and manner of agent
___ G. Agent's training

6. *DECIDE ALTERNATIVES. If you were single and had a participating life insurance policy, what would you do with dividends? Would your answer be different if you were married and had two children?*

___ A. Buy more ordinary life insurance.
___ B. Buy term insurance.
___ C. Leave it on deposit with the company to earn interest.
___ D. Take it in cash for recreation or luxuries.
___ E. Take it in cash and invest it in securities or deposit it in a savings account.

7. *DECIDE PUBLIC POLICY. In view of the criticisms of the life insurance industry, which of the following public policies would you advocate? Justify your position.*

___ A. Put all life insurance companies under federal regulatory control requiring them to conform to national standards with respect to premium costs and benefits offered.

___ B. Strengthen state laws dealing with life insurance companies requiring them to provide adequate and understandable information about costs and benefits.

___ C. Give consumer agencies in states or major cities the responsibility of explaining insurance programs to individuals and helping them with insurance problems.

___ D. Encourage the industry to regulate itself.

___ E. Keep regulation of insurers to a minimum depending on the factor of competition to protect the consumer's interest.

CTES EXERCISES FOR INQUIRY AND DISCUSSION are presented for use with LIFE INSURANCE, Unit 2 of the CTES Resource Kit for Teaching Insurance. Questions are open-ended and no answers are suggested. COPYRIGHT 1972 THE KIPLINGER WASHINGTON EDITORS, INC. Permission granted to reproduce this page for classroom use only

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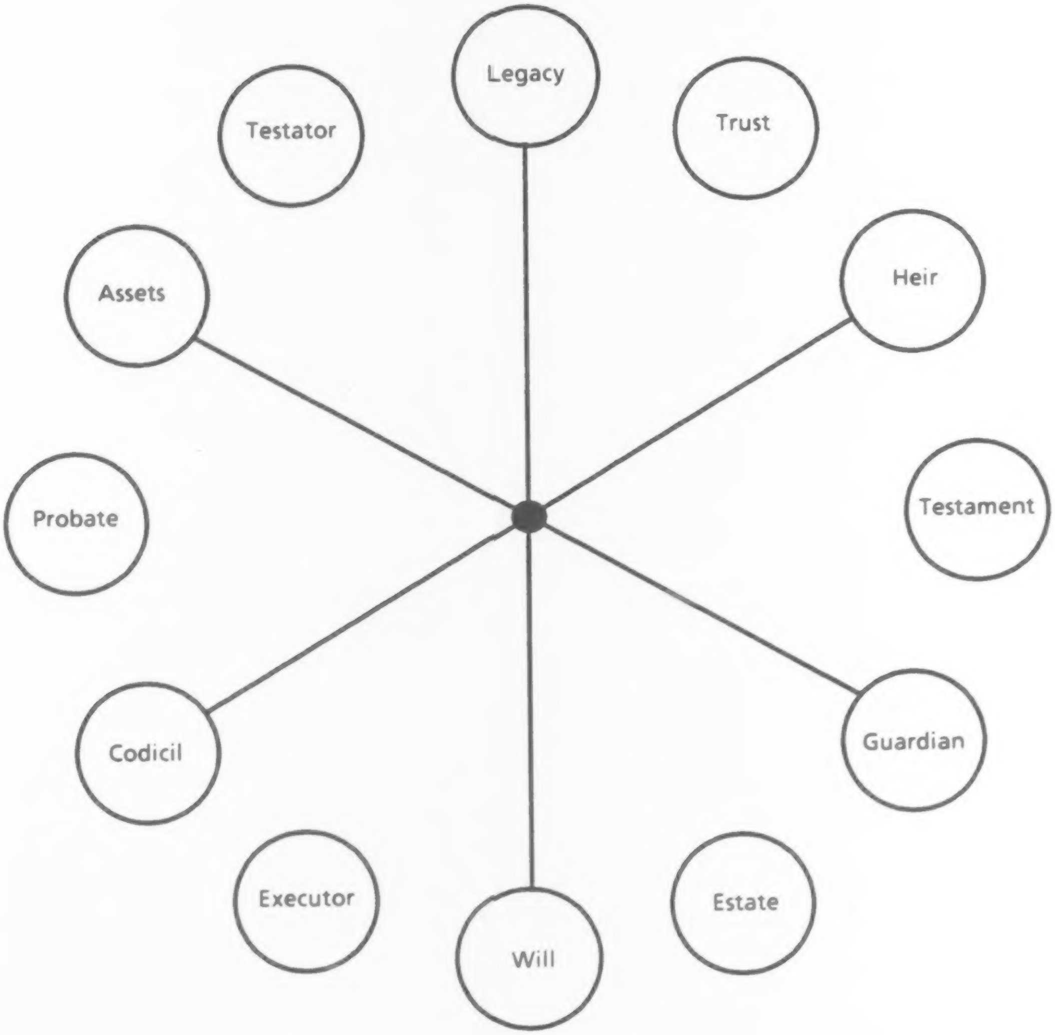
Page 1 of 2

THE WILL WHEEL

DIRECTIONS: Review the definitions provided for terms used in legal wills. Write the number preceding each definition in the matching circle on the Will Wheel.


Legacy
Testator
Trust
Assets
Heir
Probate
Testament
Codicil
Guardian
Executor
Estate
Will

THE WILL WHEEL

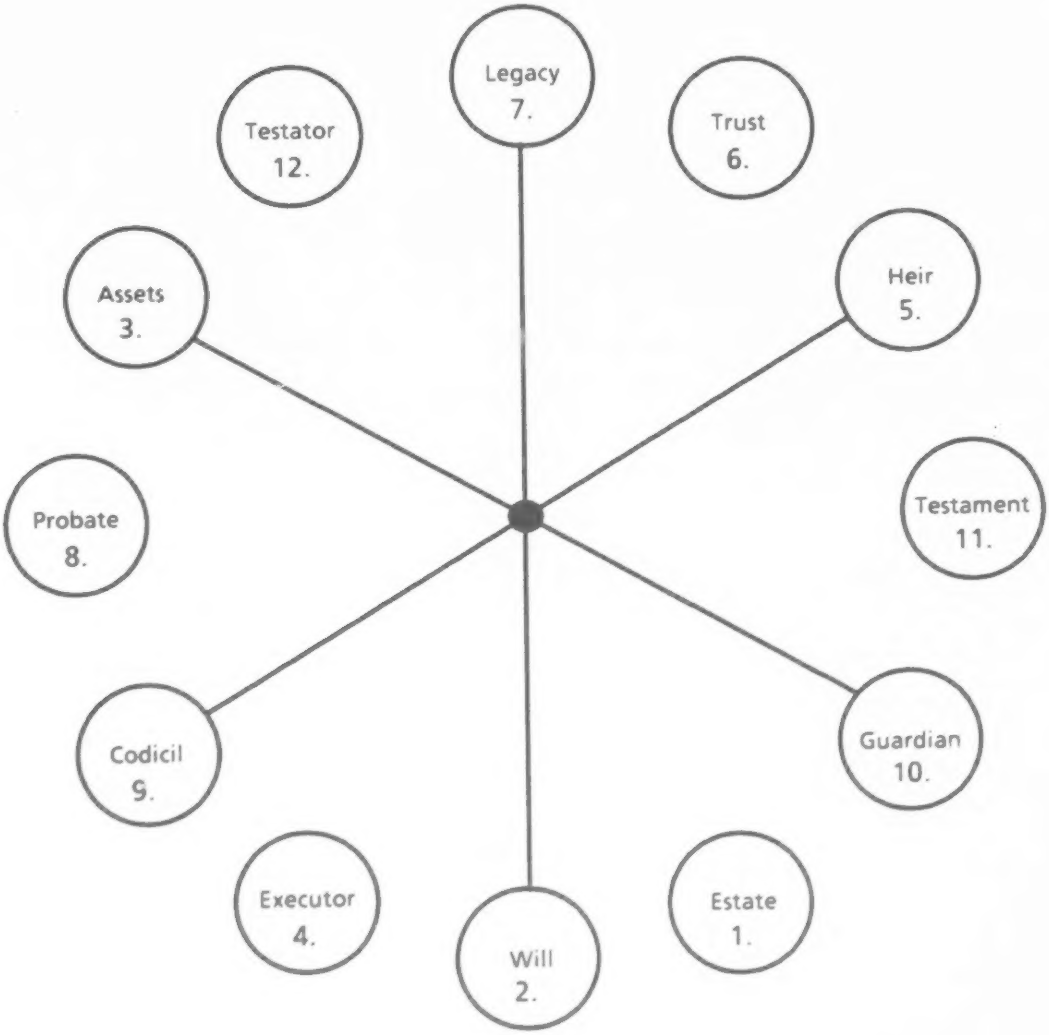
Definitions of Terms

1. Property which is governed by a will and is transferred to other people through it.
2. A written legal document through which a person expresses the manner in which possessions are to be disposed of upon death.
3. All forms of property owned by a person or a business.
4. One who is responsible for administering a will.
5. One who is entitled to receive or inherit property.
6. A legal contract for managing and controlling certain assets held by one person for the benefit of another.
7. A gift of personal property; generally a specific item of value mentioned in a will.
8. The procedure of proving a will before a court having jurisdiction over the administration of the deceased person's estate.
9. A supplement or amendment to a will.
10. A person appointed by a will or court to care for minor children or an incompetent adult.
11. A term used interchangeably with "will."
12. A person who has made a will.

Supplement 77 Key

THE WILL WHEEL

DIRECTIONS: Review the definitions provided for terms used in legal wills. Write the number preceding each definition in the matching circle on the Will Wheel.


Legacy
7.
Testator
12.
Trust
6.
Assets
3.
Heir
5.
Probate
8.
Testament
11.
Codicil
9.
Guardian
10.
Executor
4.
Will
2.
Estate
1.

Supplement 78
Page 1 of 2

AFFIDAVIT

STATE OF SOUTH CAROLINA

COUNTY OF ______________________

I, ____, being at least eighteen years of age and a resident of and domiciled in the City of ____________________, County of ____________________, State of South Carolina, make this Declaration this ______ day of ______________, 19 ____.

I willfully and voluntarily make known my desire that no life-sustaining procedures be used to prolong my dying if my condition is terminal, and I declare:

If at any time I have a condition certified to be a terminal condition by two physicians who have personally examined me, one of whom is my attending physician, and the physicians have determined that my death will occur within a relatively short period of time without the use of life-sustaining procedures and where the application of life-sustaining procedures would serve only to prolong the dying process, I direct that the procedures be withheld or withdrawn, and that I be permitted to die naturally with only the administration of medication or the performance of any medical procedure necessary to provide me with comfort care.

In the absence of my ability to give directions regarding the use of life-sustaining procedures, it is my intention that this Declaration be honored by my family and physicians and any health facility in which I may be a patient as the final expression of my legal right to refuse medical or surgical treatment, and I accept the consequences from the refusal.

I am aware that this Declaration authorizes a physician to withhold or withdraw life-sustaining procedures. I am emotionally and mentally competent to make this Declaration.

This declaration may be revoked:

1) By being defaced, torn, obliterated, or otherwise destroyed, in expression of the declarant's intent to revoke, by the declarant or by some person in the presence of and by the direction of the declarant. Revocation by destruction of one or more of multiple original declarations revokes all of the original declarations. The revocation of the original declarations actually not destroyed become effective only upon communication to the attending physician. The attending physician shall record in the declarant's medical record the time and date when the physician received notification of the revocation;

2) By a written revocation signed and dated by the declarant expressing his intent to revoke. The revocation becomes effective only upon communication to the attending physician. The attending physician shall record in the declarant's medical record the time and date when the physician received notification of the written revocation;

3) By an oral expression by the declarant of his intent to revoke the declaration. The revocation becomes effective only upon communication to the attending physician by the declarant. However, an oral revocation made by the declarant becomes effective upon communication to the attending physician by a person other than the declarant if:

- a) The person was present when the oral revocation was made;
- b) The revocation was communicated to the physician within a reasonable time;
- c) The physical or mental condition of the declarant makes it impossible for the physician to confirm through subsequent conversation with the declarant that the revocation has occurred.

The attending physician shall record in the patient's medical record the time, date, and place of the revocation and the time, date, and place, if different, of when he received notification of the revocation. To be effective as a revocation, the oral expression clearly must indicate a desire that the declaration not be given effect or that life-sustaining procedures be administered;

4) By a written, signed, and dated revocation or an oral revocation by a person designated by the declarant in the declaration, expressing the designee's intent permanently or temporarily to revoke the declaration. The revocation becomes effective only upon communication to the attending physician by the designee. The attending physician shall record in the declarant's medical record the time, date, and place of the revocation and the time, date, and place, if different, of when the physician received notification of the revocation. A designee may revoke only if the declarant is incompetent to do so. If the declarant wishes to designate a person with authority to revoke this declaration on his behalf, the name and address of that person must be entered here:

Name of Designee (optional) ____

Address ______________________ City/State/Zip ______________________

430
____
DECLARANT'S SIGNATURE

AFFIDAVIT

STATE OF ____________________

COUNTY OF ____________________

We, ______________________________ and ______________________________ ,

the undersigned witnesses to the foregoing Declaration, dated the ______ day of ______________ , 19 _____ , being first duly sworn, declare to the undersigned authority, on the basis of our best information and belief, that the Declaration was on that date signed by the declarant as and for his DECLARATION OF A DESIRE FOR A NATURAL DEATH in our presence and we, at his request and in his presence, and the the presence of each other, subscribe our names as witnesses on that date. The declarant is personally known to us, and we believe him to be of sound mind. Each of us affirms that he is qualified as a witness to this Declaration under the provisions of the South Carolina Death With Dignity Act in that he is not related to the declarant by blood or marriage, either as a spouse, lineal ancestor, descendant of the parents of the declarant, or spouse of any of them; not directly financially responsible for the declarant's medical care; or entitled to any portion of the declarant's estate upon his decease, whether under any will or as an heir by interstate succession; not the beneficiary of a life insurance policy of the declarant; not the declarant's attending physician; not an employee of that attending physician; nor a person who has a claim against the declarant's descendent's estate as of this time. No more than one of us is an employee of a health facility in which the declarant is a patient. If the declarant is a patient in a hospital or skilled or intermediate care nursing facility at the date of execution of this Declaration at least one of us is an ombudsman designated by the State Ombudsman, Office of the Governor.

____
Witness

____
Witness

"Subscribed before me by ______________________________ , the declarant, and

subscribed and sworn to before me by ______________________________ and

______________________________ , the witnesses, this day of

____________________ , 19 _____ .

Notary's Signature ____________________

Notary Public for ____________________

My commission expires: ____________________

(Seal)

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A GUIDE TO FUNERAL COSTS

Complete Funeral Expenses:

Embalming	$175.00
Casket (Family Selection Cost)	
Removal (Local)	50.00
Dressing Remains	20.00
Barber/Cosmetologist	17.50
Manicure	5.00
Restoration	50.00
Limo to Cemetery	55.00
Hearse to Cemetery	55.00
Taking Remains to Church	25.00
Taking Remains to Airport	60.00
Taking Remains to Railroad Station	50.00
Taking Remains to Home	25.00
Limo Trip to Coroner's Office	30.00
Limo for Night Wake and Funeral	45.00
Limo for Arrangements	30.00
Limo for First Viewal	30.00
Procuring Burial Permits, Certified Copies and Legal Papers	25.00
Clergy	40.00
Organist and Singer	75.00
Professional Services	100.00
Use of Chapel	75.00
State Sales Tax (5%)	
Pallbearers' Gloves (1/2 doz.)	5.00
Catholic Prayer Cards	6.75
Register Book	3.50
Acknowledgment Cards (per 100)	4.50

Additional Items:

Folding Chairs	15.00
Door Spray (Flowers)	25.00
Extra Limo	55.00
Suits and Dresses (Optional)	
Underwear (Optional)	
Delivery of Flower to Home or Hospital	10.00
Death Notices (Optional)	
Tent Rental	25.00
Burial Vault (Optional)	
Long Distance Calls (Optional)	
Funeral Programs (Optional)	
Saturday Services, Chapel	150.00
Saturday Services, Cemetery	150.00
CMAS Covers	32.00
Air Fares (Optional)	
Railroad Fares (Optional)	
Funeral Pictures (Optional)	
Grave (Family Choice)	
Cash Advance (Optional)	
Mass Offering (Optional)	

CAREERS IN CONSUMER AFFAIRS

DIRECTIONS: Research a career in the field of Consumer Affairs that is of interest to you. Provide career related information for each section of this learning activity.

Career Title: ____

Educational Requirements:

Job Description:

Probable Employers: (Companies and Organizations)

Steps for Advancement:

Positive Aspects of the Job:

Negative Aspects of the Job:

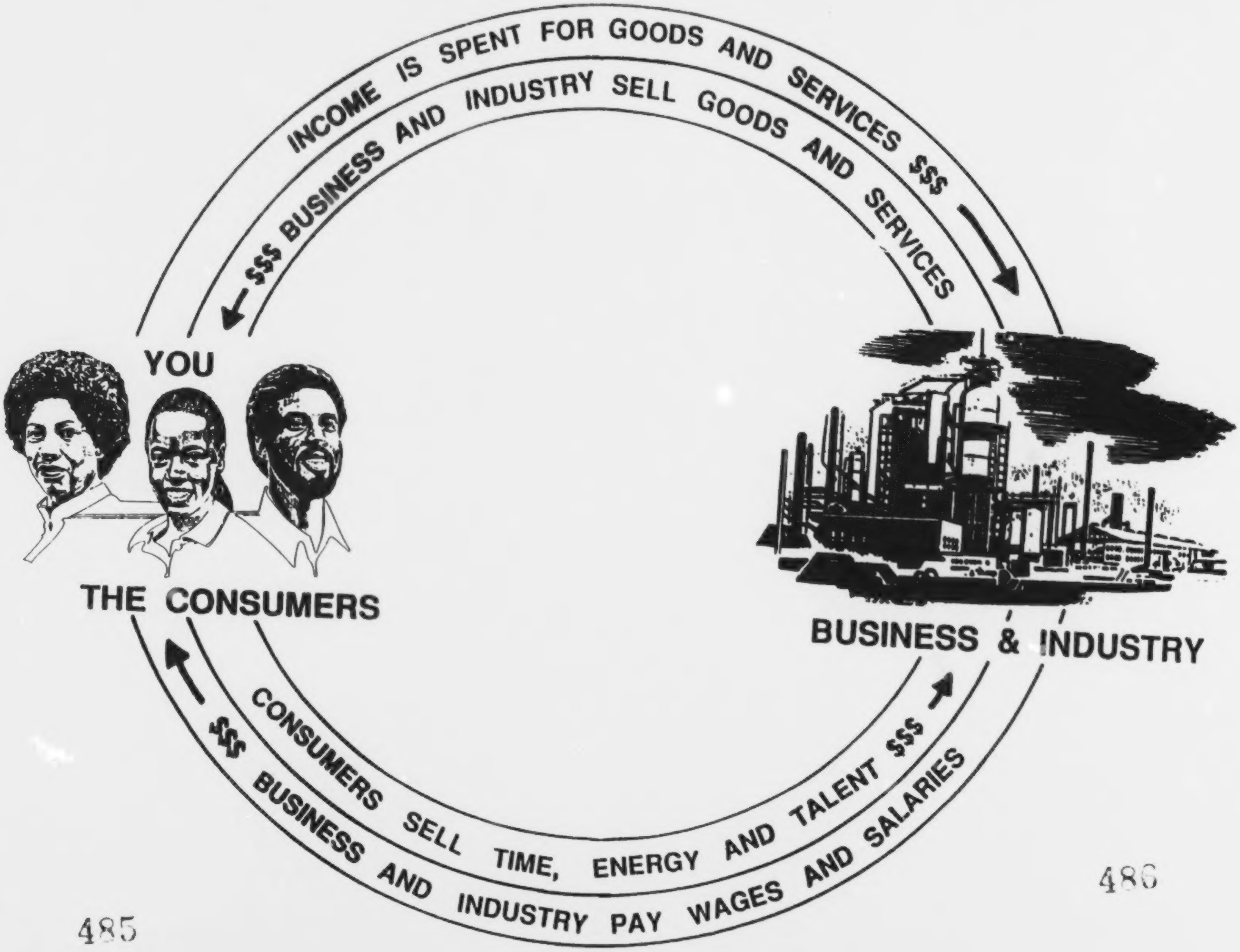
Salary Range:

APPENDIX F

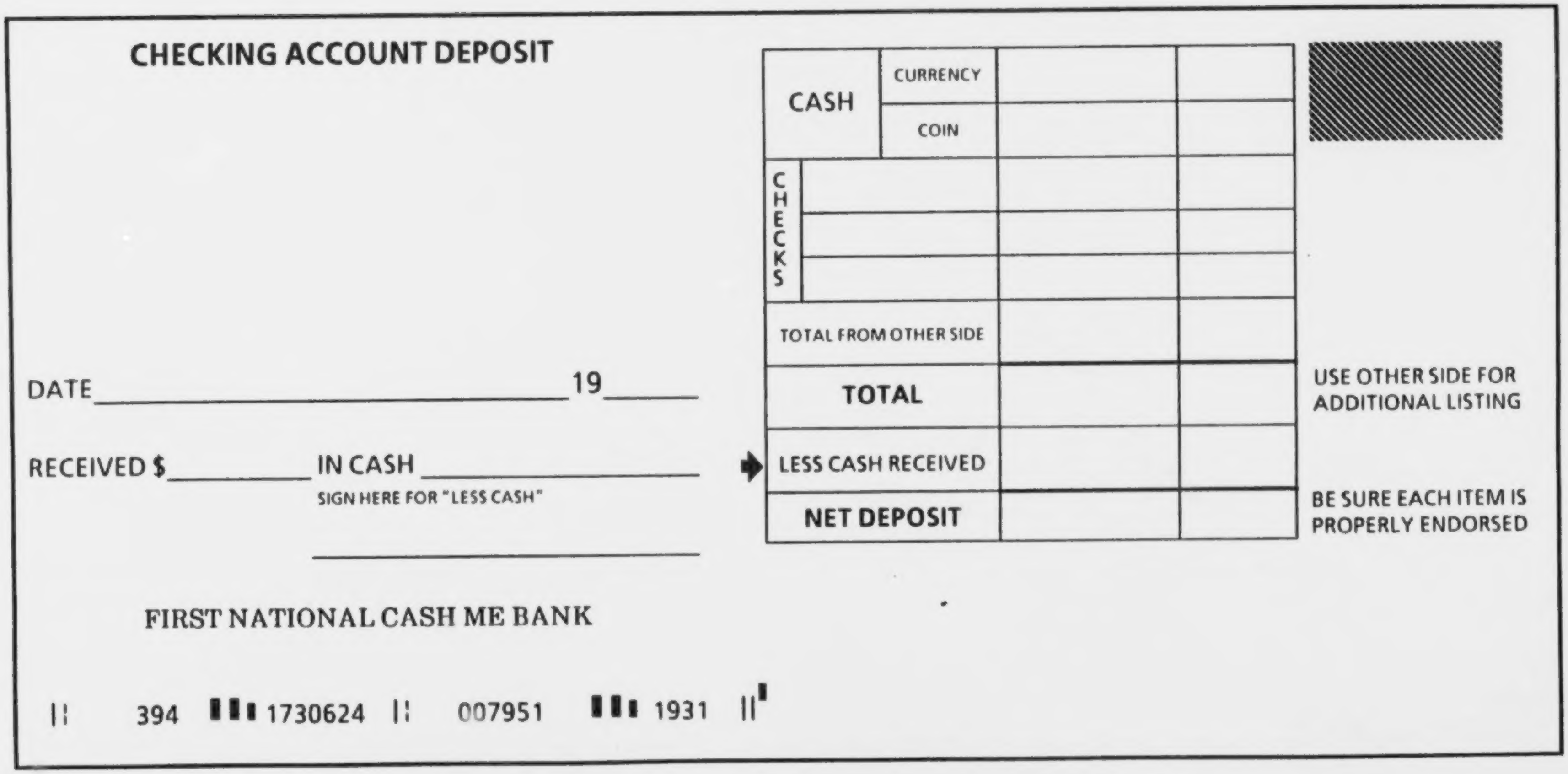
TRANSPARENCIES

Transpare y 1

CIRCULAR FLOW OF INCOME


INCOME IS SPENT FOR GOODS AND SERVICES $$$
$$$ BUSINESS AND INDUSTRY SELL GOODS AND SERVICES
YOU
THE CONSUMERS
BUSINESS & INDUSTRY
CONSUMERS SELL TIME, ENERGY AND TALENT $$$
$$$ BUSINESS AND INDUSTRY PAY WAGES AND SALARIES

MAKING DEPOSITS



CHECKING ACCOUNT DEPOSIT

CASH	CURRENCY		
	COIN		
CHECKS			
TOTAL FROM OTHER SIDE			
TOTAL			
LESS CASH RECEIVED			
NET DEPOSIT			

▨

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

DATE____________________19_____

RECEIVED $________ IN CASH ______________

SIGN HERE FOR "LESS CASH"

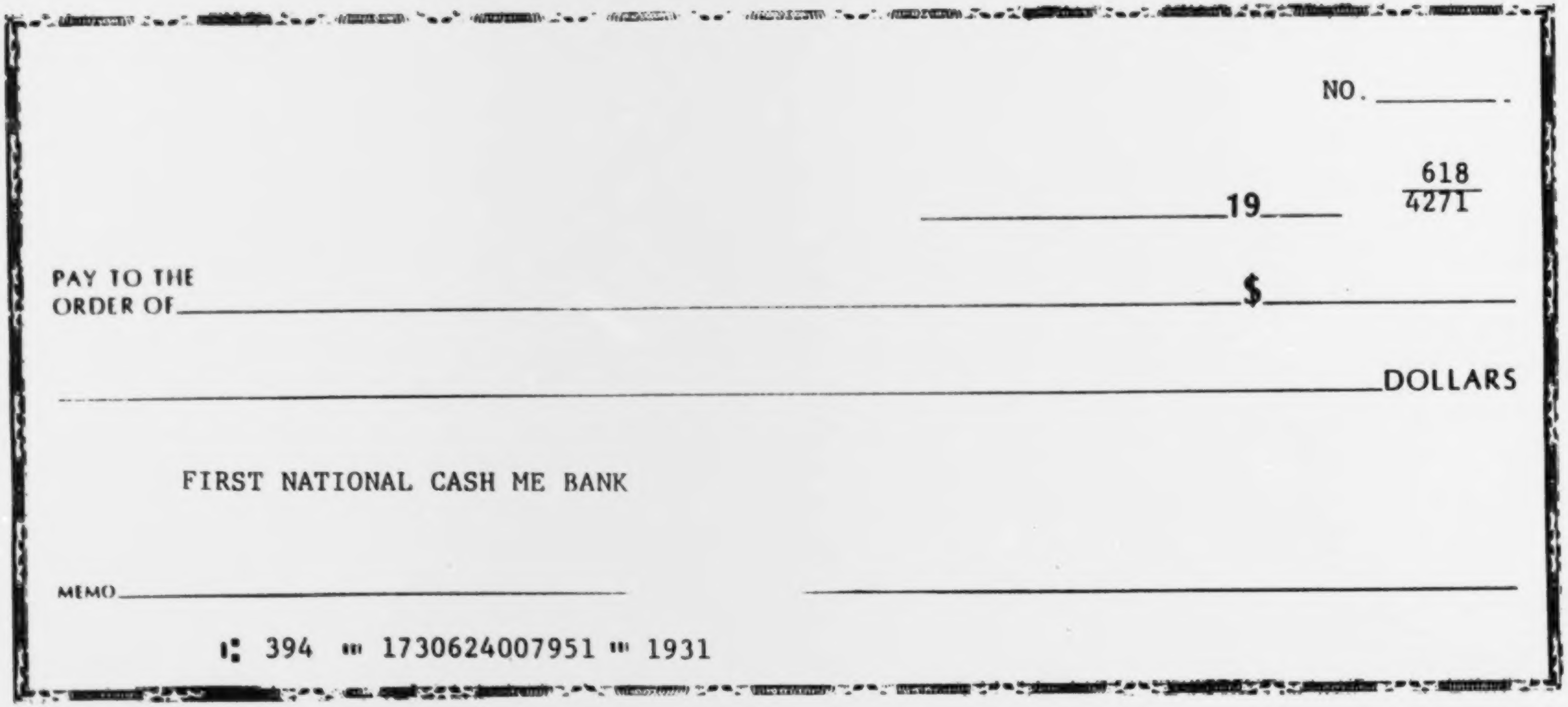
____

FIRST NATIONAL CASH ME BANK

⑆ 394 ⑈ 1730624 ⑆ 007951 ⑈ 1931 ⑆

Transparency 3

WRITING A CHECK



NO. ________.

__________________19____ 618/4271

PAY TO THE ORDER OF ______________________________ $__________

____ DOLLARS

FIRST NATIONAL CASH ME BANK

MEMO __________________ __________________

⑆ 394 ⑈ 1730624007951 ⑈ 1931

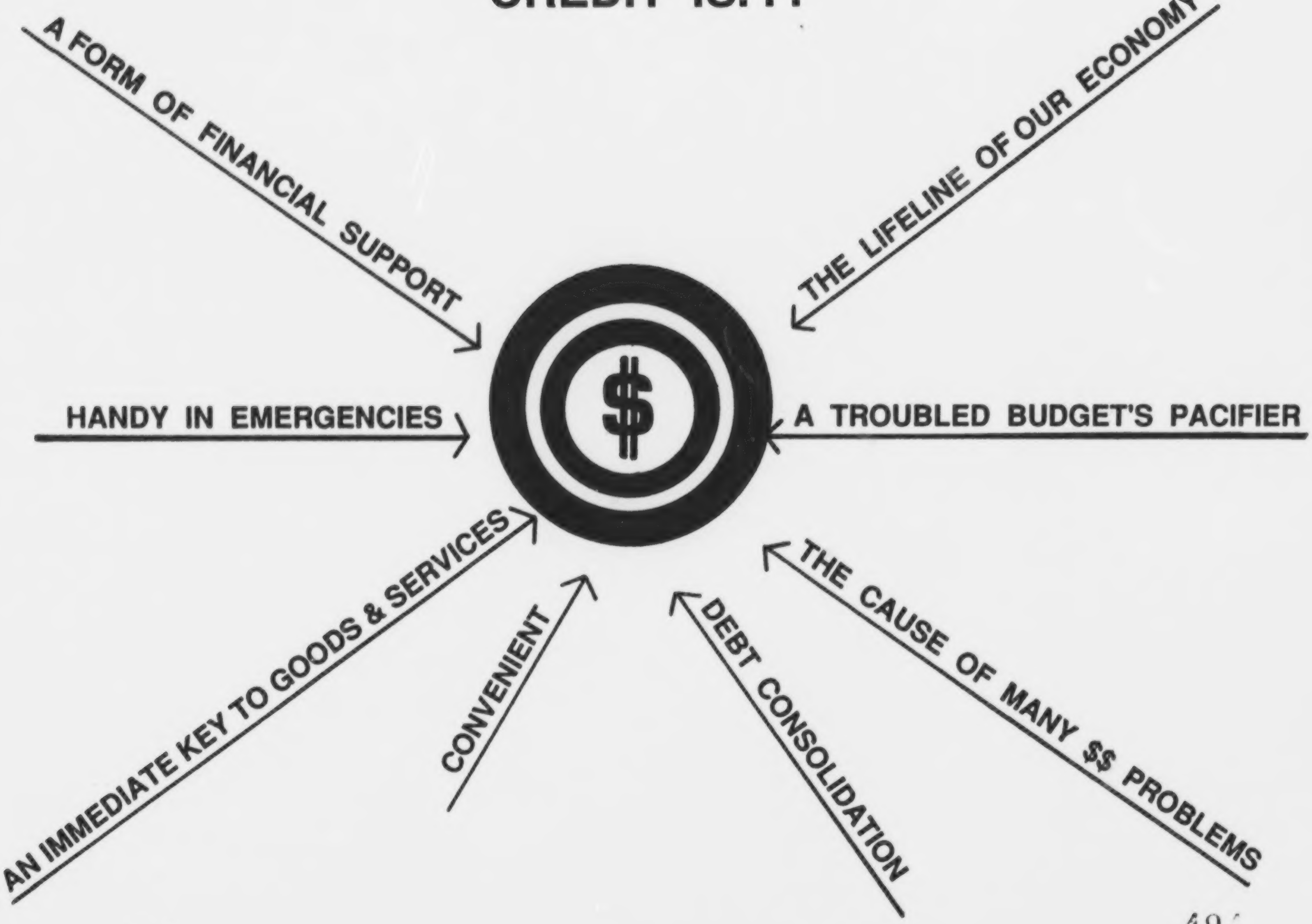
RECONCILING A BANK STATEMENT

CHECKS OUTSTANDING NOT CHARGED TO ACCOUNT		
Number	Amount	
	$	
TOTAL	$	

STATEMENT BALANCE	$	
Add deposits made since ending date on statement.		
SUBTOTAL		
SUBTRACT CHECKS OUTSTANDING		
BALANCE	$	

Transparency 5

CREDIT IS. . .

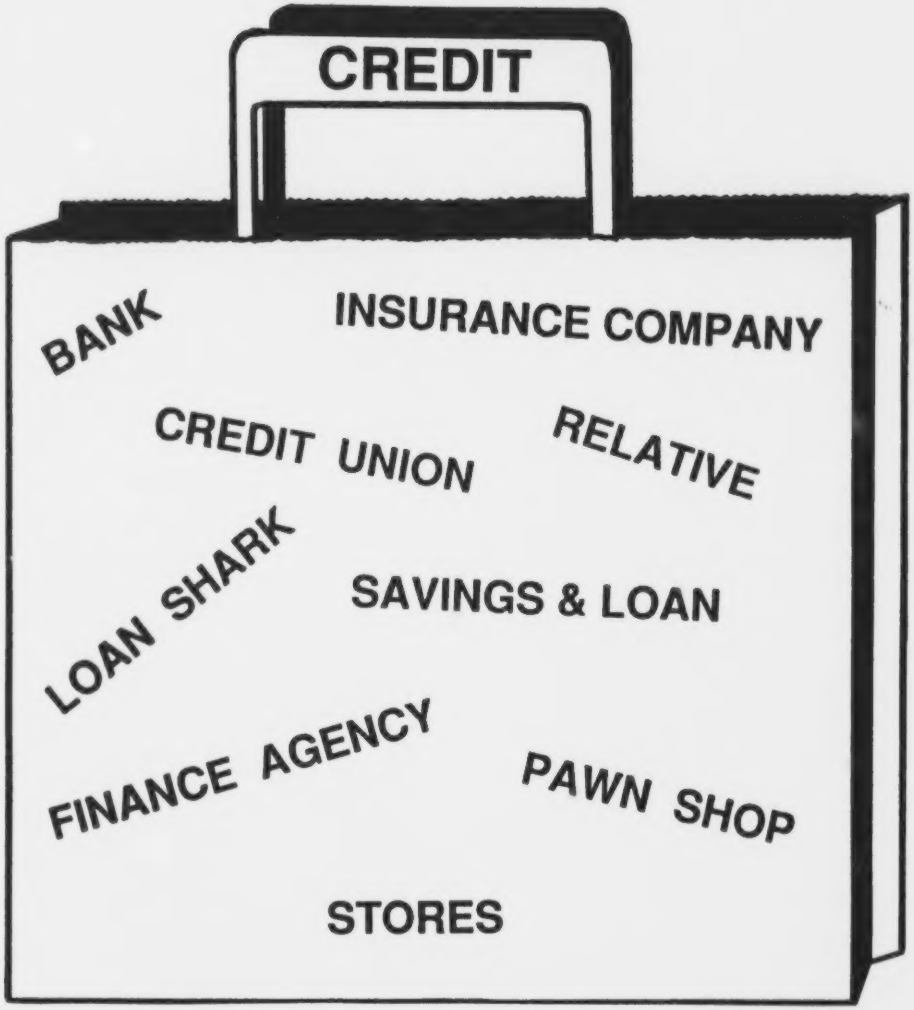


- A FORM OF FINANCIAL SUPPORT
- THE LIFELINE OF OUR ECONOMY
- HANDY IN EMERGENCIES
- A TROUBLED BUDGET'S PACIFIER
- AN IMMEDIATE KEY TO GOODS & SERVICES
- CONVENIENT
- DEBT CONSOLIDATION
- THE CAUSE OF MANY $$ PROBLEMS

493

494

SHOPPING FOR CREDIT



CREDIT

BANK

INSURANCE COMPANY

CREDIT UNION

RELATIVE

LOAN SHARK

SAVINGS & LOAN

FINANCE AGENCY

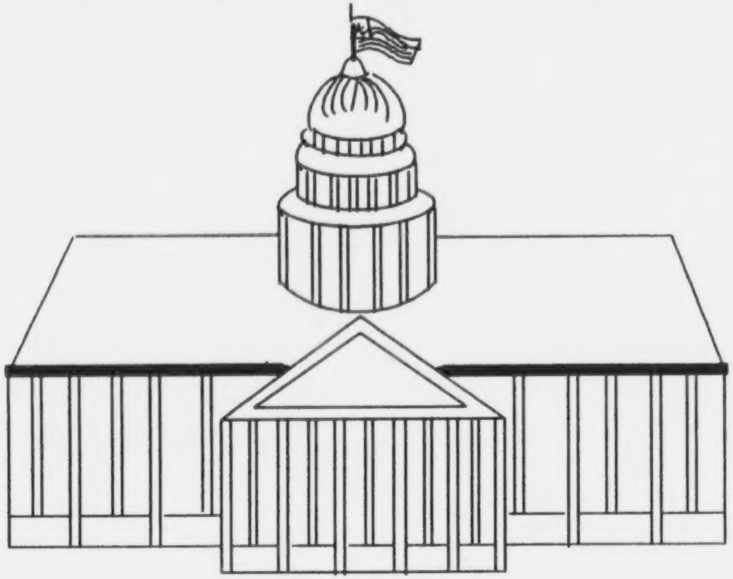
PAWN SHOP

STORES

495

496

THE GOVERNMENT'S ROLE IN THE AMERICAN ECONOMY



REGULATES

- *MONEY SUPPLY
- *INTEREST RATES AND TAXES
- *WORKING CONDITIONS, HOURS AND WAGES
- *ADVERTISING AND SELLING PRACTICES

PROTECTS

- *ENVIRONMENT
- *POLICE
- *FIRE
- *HEALTH / SANITATION

ASSISTS

- *EDUCATION
- *SOCIAL SERVICES
- *BUSINESS AND AGRICULTURE
- *INFORMATION
- *TRANSPORTATION
- *LOW INTEREST MORTGAGES

ADVERTISING CAN

- Keep Prices Low or Competitive
- Compare Prices and Products
- Provide the Source of Products
- Introduce New Products
- Provide the Cost of Items
- Inform Consumers of Special Sales

Transparency 9

ADVERTISERS CODE OF ETHICS

- **Advertising shall be free of information that is offensive to good taste or public decency.**
- Services or merchandise shall be available at the advertised price.
- Advertised warranties and guarantees shall be explicit.
- Advertisements containing testimonials shall be limited to witnesses who reflect real and honest choices.
- **Advertisements shall not contain exaggerated or unprovable claims.**
- **Advertising should refrain from attacking competitors.**

ROLES OF THE CONSUMER IN THE ECONOMY

WORKER

*PRODUCES GOODS
*PROVIDES SERVICES
*EARNS AN INCOME

CITIZEN

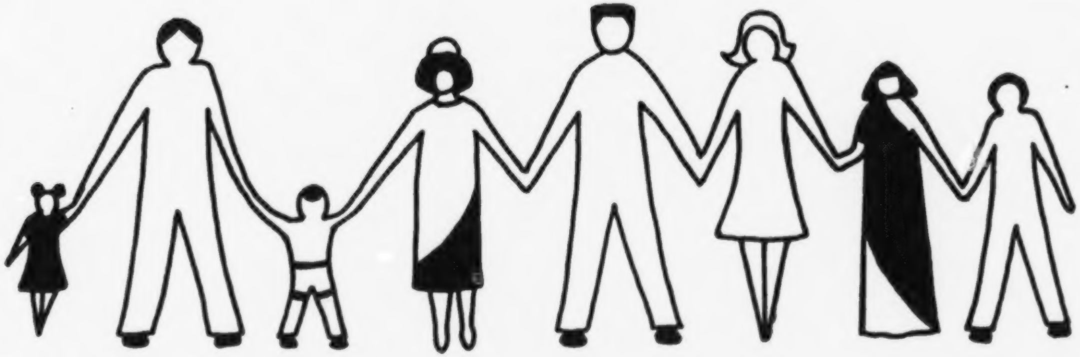
*INFLUENCES THE PASSAGE OF LAWS
*PAYS TAXES
*ELECTS PUBLIC REPRESENTATIVES
*BENEFITS FROM PUBLIC GOODS AND SERVICES

CONSUMER

DETERMINES THE USE OF:
*MONEY
*TIME
*ENERGY
*SKILLS

OUR ENVIRONMENT -- OUR RESPONSIBILITY

LEND A HELPING HAND TO



- CONSERVE AND PROTECT OUR LAND
- CONSERVE AND PROTECT OUR AIR AND WATER
- CONSERVE ENERGY

CREDIT

YES!!

- CONVENIENT AND EASY TO USE
- PROVIDES STATUS (BETTER SERVICE)
- HANDY IN EMERGENCIES
- ONE CAN USE GOODS WHILE PAYING
- PROVIDES OPPORTUNITIES TO TAKE ADVANTAGE OF SALES
- FACILITATES ORDERING GOODS BY MAIL OR PHONE

NO!!

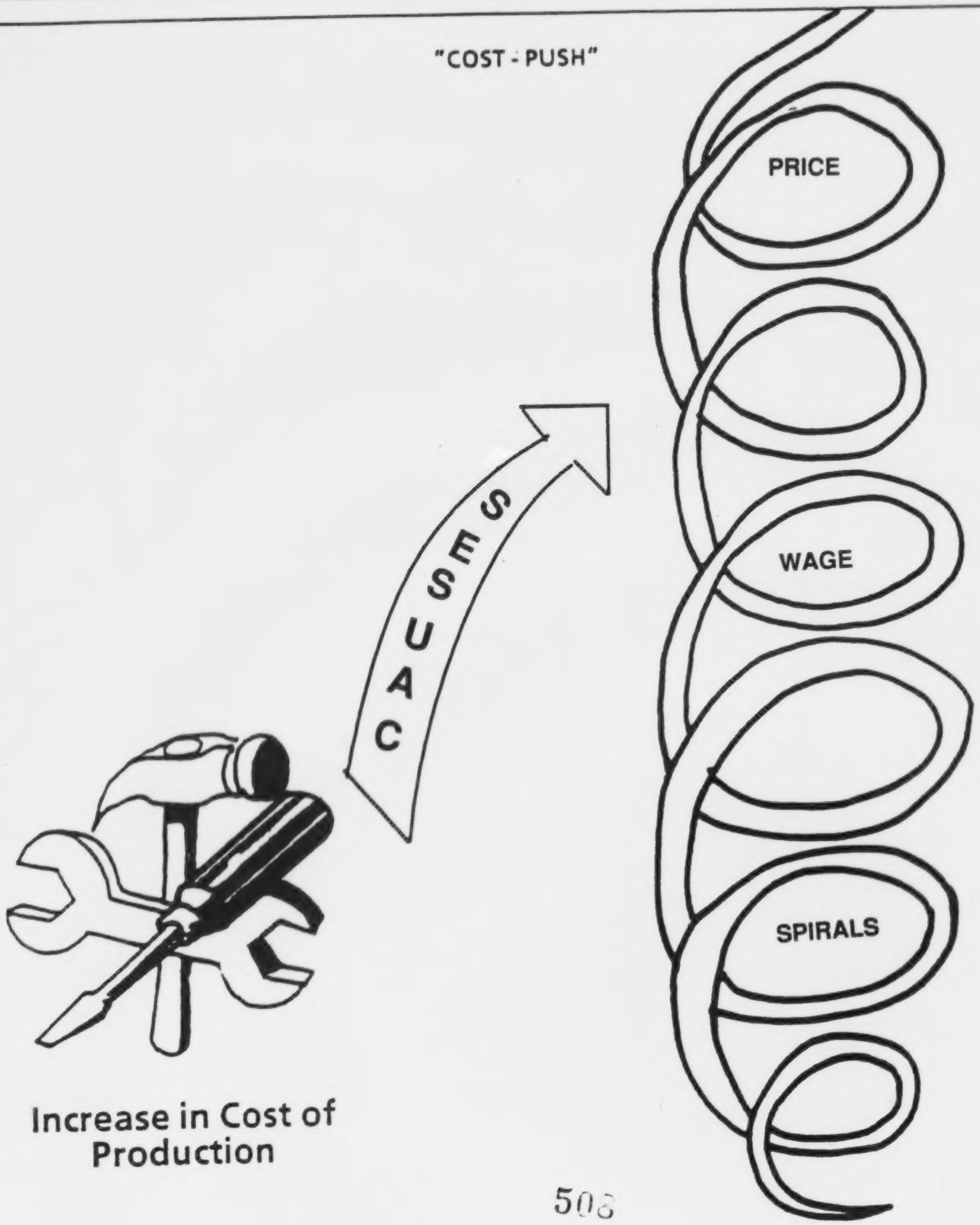
- ENCOURAGES OVERSPENDING
- CAN BE EXPENSIVE
- TIES UP FUTURE INCOME
- LEADS TO IMPULSE BUYING
- LATE PAYMENTS MAY RESULT IN LOSS OF MERCHANDISE
- CAN BE MISLEADING

507

506

INFLATION THEORY

"COST - PUSH"

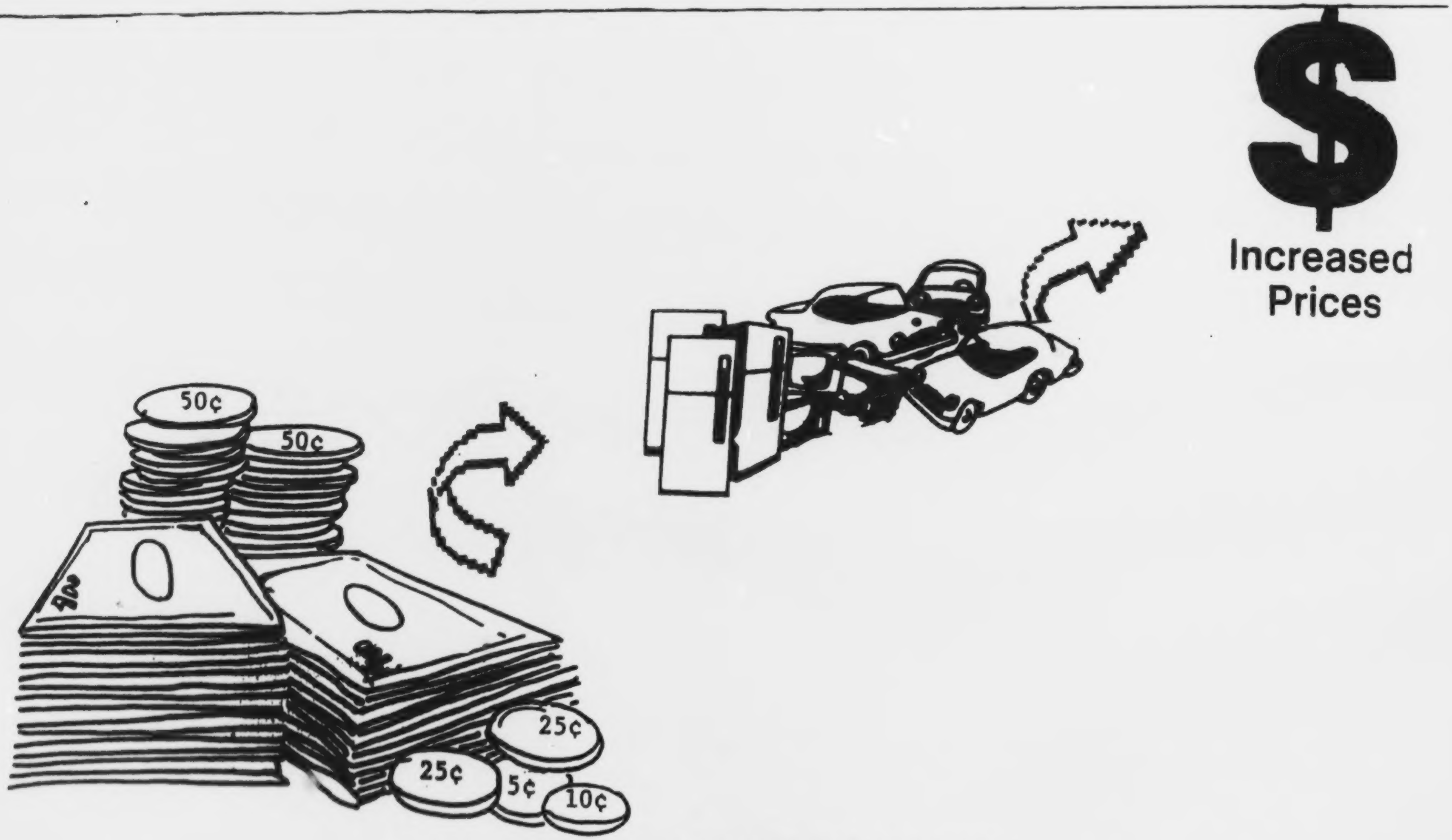

CAUSES
PRICE
WAGE
SPIRALS

Increase in Cost of Production

Transparency [illegible]-B

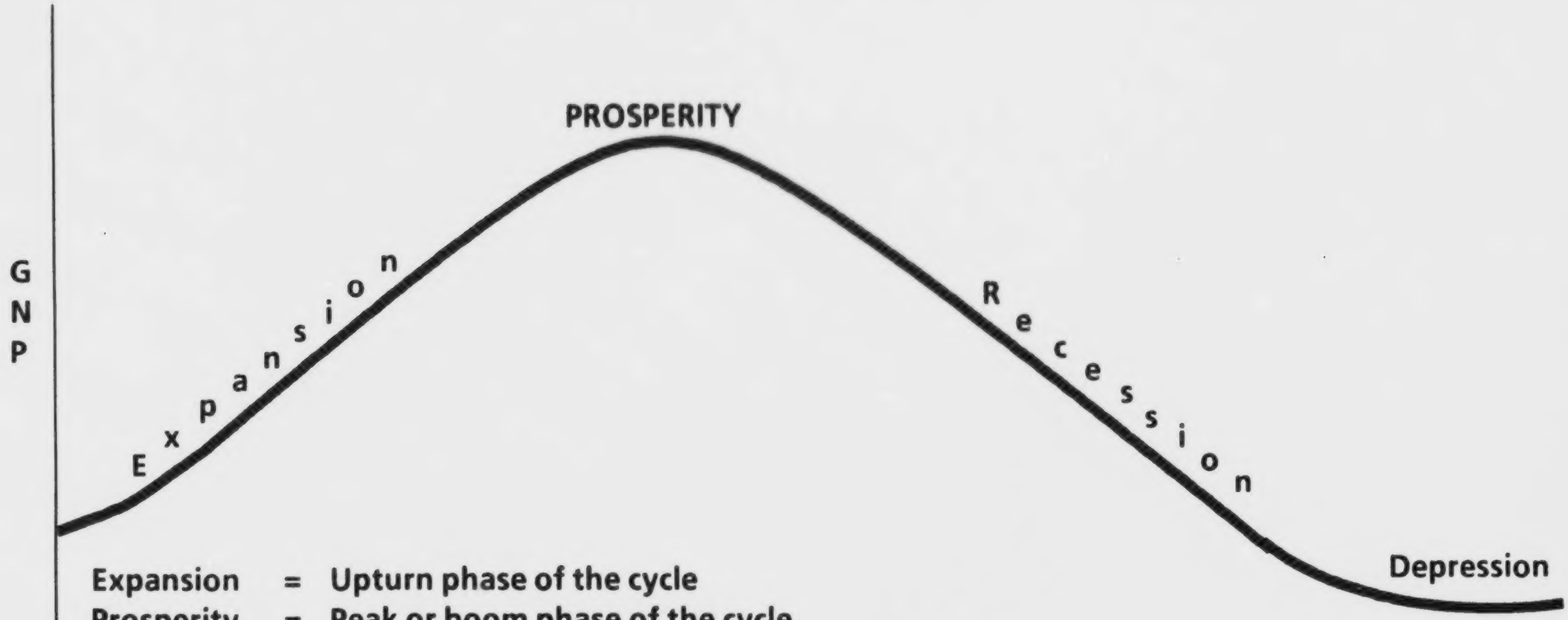
INFLATION THEORY

"DEMAND - PULL"


50¢
50¢
25¢
25¢
5¢
10¢
$
Increased Prices

TOO MANY DOLLARS CHASING TOO FEW GOODS

PHASES OF THE BUSINESS CYCLE


PROSPERITY
G N P
Expansion
Recession
Depression

Expansion = Upturn phase of the cycle
Prosperity = Peak or boom phase of the cycle
Recession = Decline in economic activity
Depression = Severe recession

Transparency 15

3 - R's of Taxation

Revenue

- Money received from taxes and used to provide public services.

Regulation

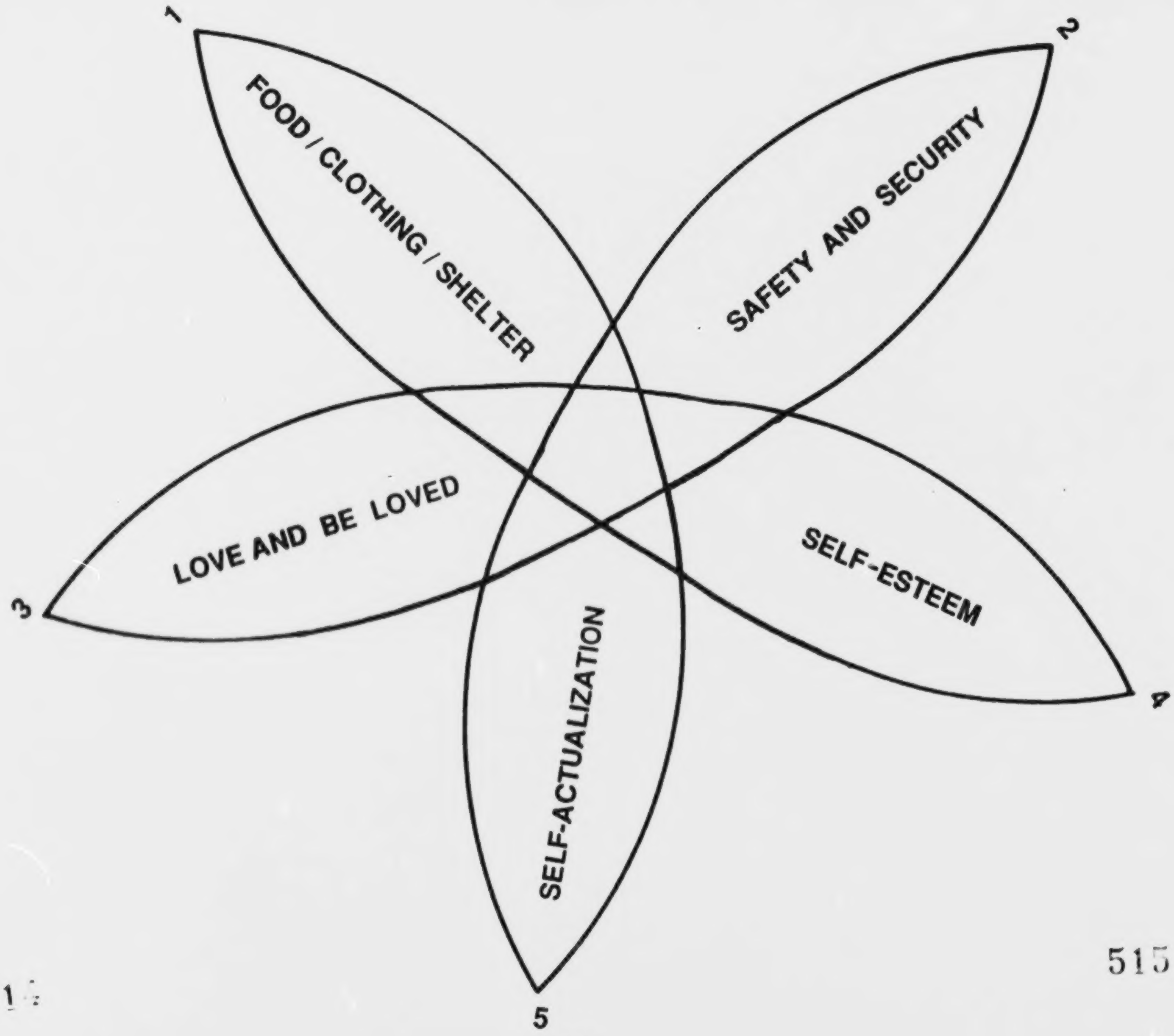
- Laws written by agencies to enforce legislation and preserve our economic way of life.

Redistribution

- Transfer Payments
- Rehabilitation
- Public Services

BASIC HUMAN NEEDS

Transparen 16



1 FOOD / CLOTHING / SHELTER

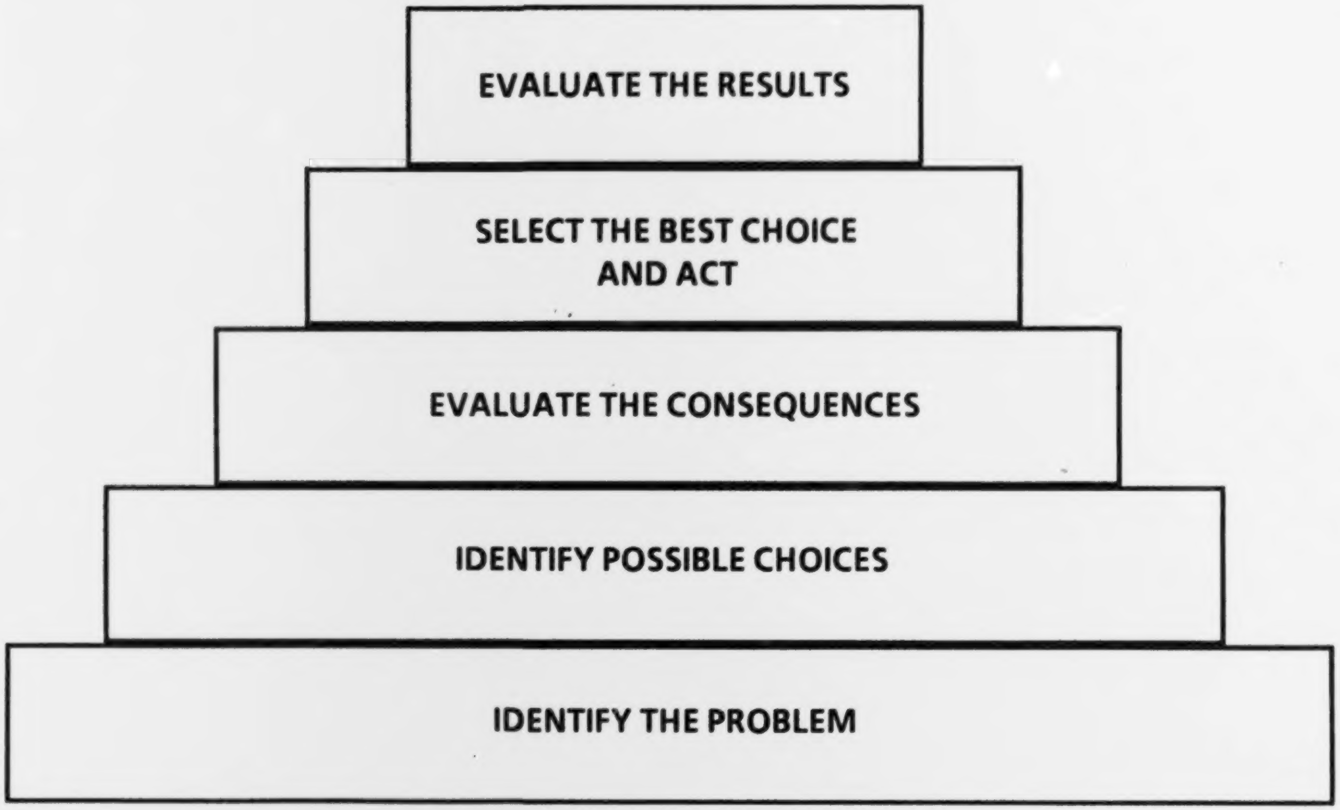
2 SAFETY AND SECURITY

3 LOVE AND BE LOVED

4 SELF-ESTEEM

5 SELF-ACTUALIZATION

STEPS IN DECISION MAKING



EVALUATE THE RESULTS

SELECT THE BEST CHOICE
AND ACT

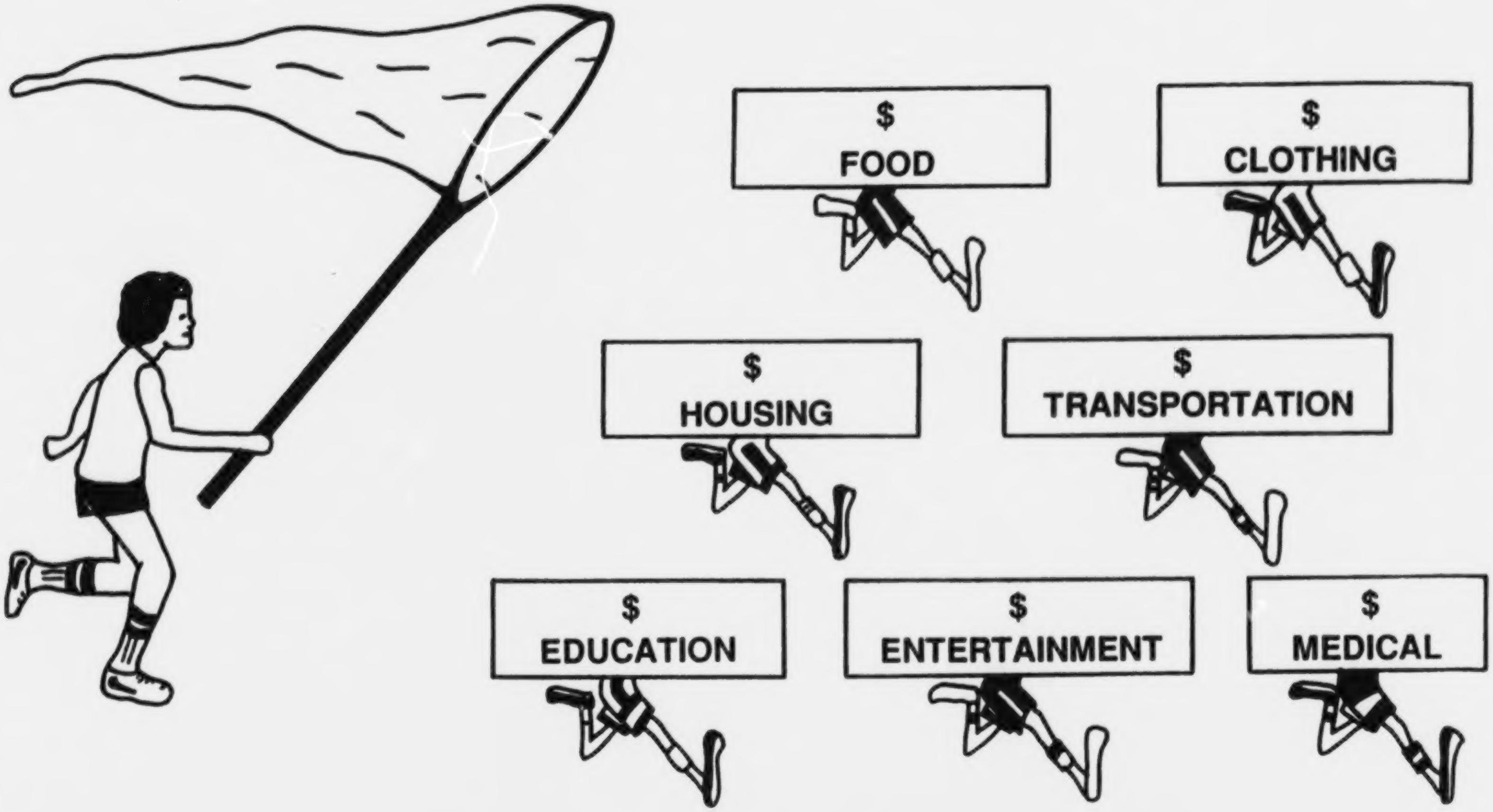
EVALUATE THE CONSEQUENCES

IDENTIFY POSSIBLE CHOICES

IDENTIFY THE PROBLEM

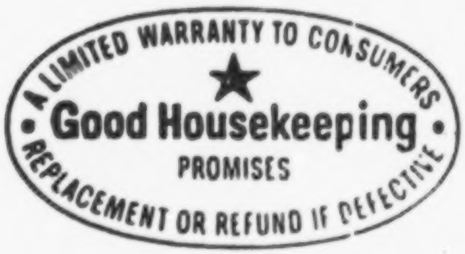
Transpare 18

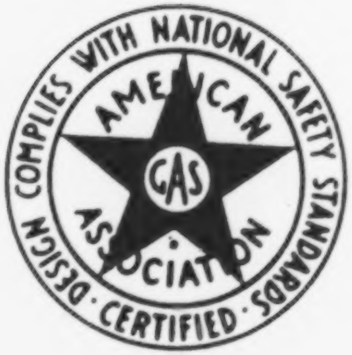
THE RUNAWAY FAMILY INCOME

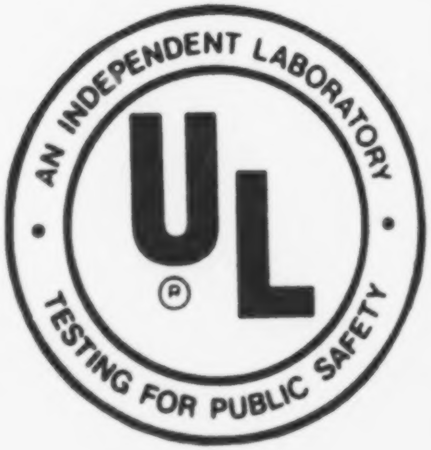

$ FOOD
$ CLOTHING
$ HOUSING
$ TRANSPORTATION
$ EDUCATION
$ ENTERTAINMENT
$ MEDICAL

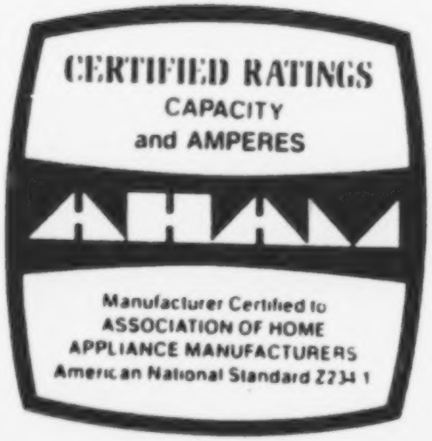
CAN YOU CATCH AND CONTROL THE RUNAWAYS?

SEALS OF APPROVAL


A LIMITED WARRANTY TO CONSUMERS
Good Housekeeping
PROMISES
REPLACEMENT OR REFUND IF DEFECTIVE

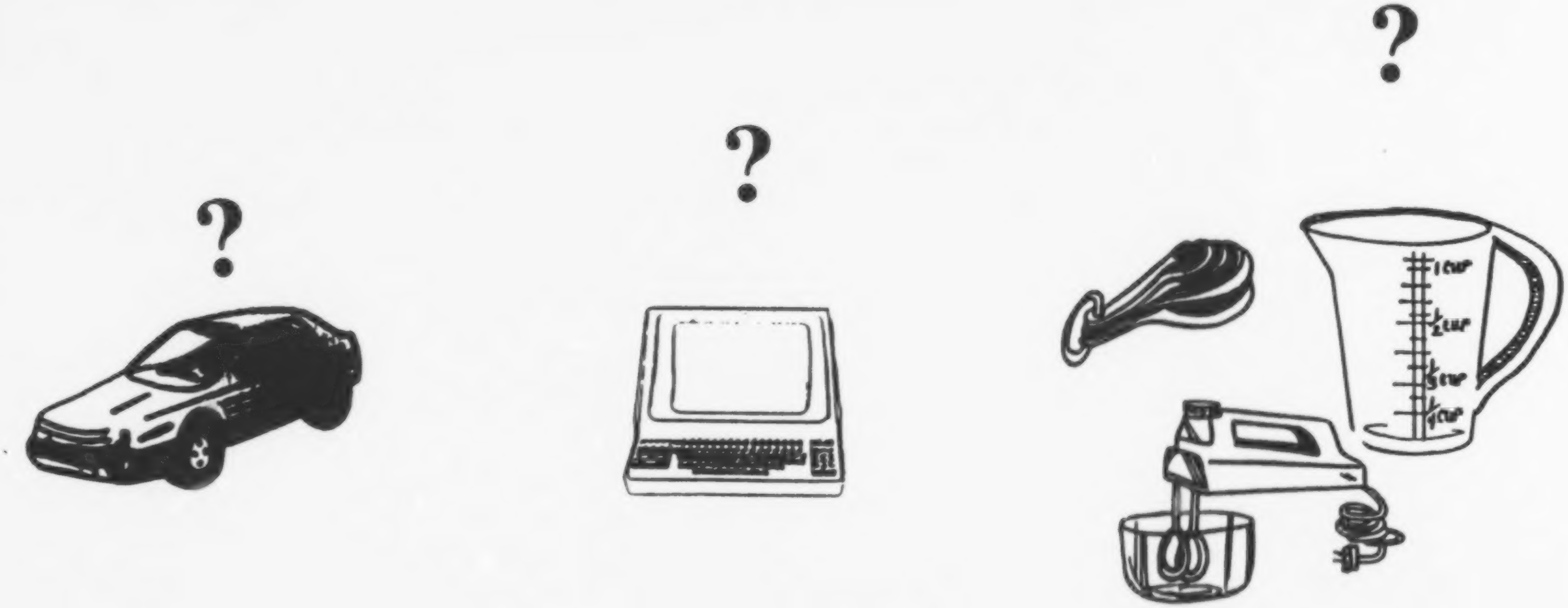

DESIGN COMPLIES WITH NATIONAL SAFETY STANDARDS
AMERICAN
GAS
ASSOCIATION
CERTIFIED


AN INDEPENDENT LABORATORY
UL
TESTING FOR PUBLIC SAFETY


CERTIFIED RATINGS
CAPACITY
and AMPERES
AHAM
Manufacturer Certified to
ASSOCIATION OF HOME
APPLIANCE MANUFACTURERS
American National Standard Z234.1

PURCHASING POWER

THE QUANTITY OF GOODS A GIVEN AMOUNT OF MONEY WILL BUY


?
?
?
1 CUP
1/2 CUP
1/3 CUP
1/4 CUP

INCREASING YOUR PURCHASING POWER

INCREASING YOUR PURCHASING POWER

- DON'T WASTE
- USE COUPONS AND REBATES
- BUY IN QUANTITY WHEN PRICES ARE LOW
- DON'T PAY FOR UNNECESSARY CONVENIENCE
- PURCHASE SEASONAL GOODS
- COMPARISON SHOP FOR STORES AND BRANDS
- PLAN SHOPPING TRIPS

SETTING PRIORITIES

APARTMENT

EDUCATION

VACATION

CRUISE

COMPUTER

VCR

NEW WARDROBE

BOAT

CAR

BIKE

$2000 $2000

BONUS

$2000 $2000

HOW WILL IT BE USED?

SOURCES OF PERSONAL INCOME

- $ Wages
- $ Income From an Owner's Business
- $ Income From Rental Property
- $ Dividends
- $ Interest From Savings, Loans, etc.
- $ Transfer Payments From Government and Business

FACTORS AFFECTING PRICES

↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑

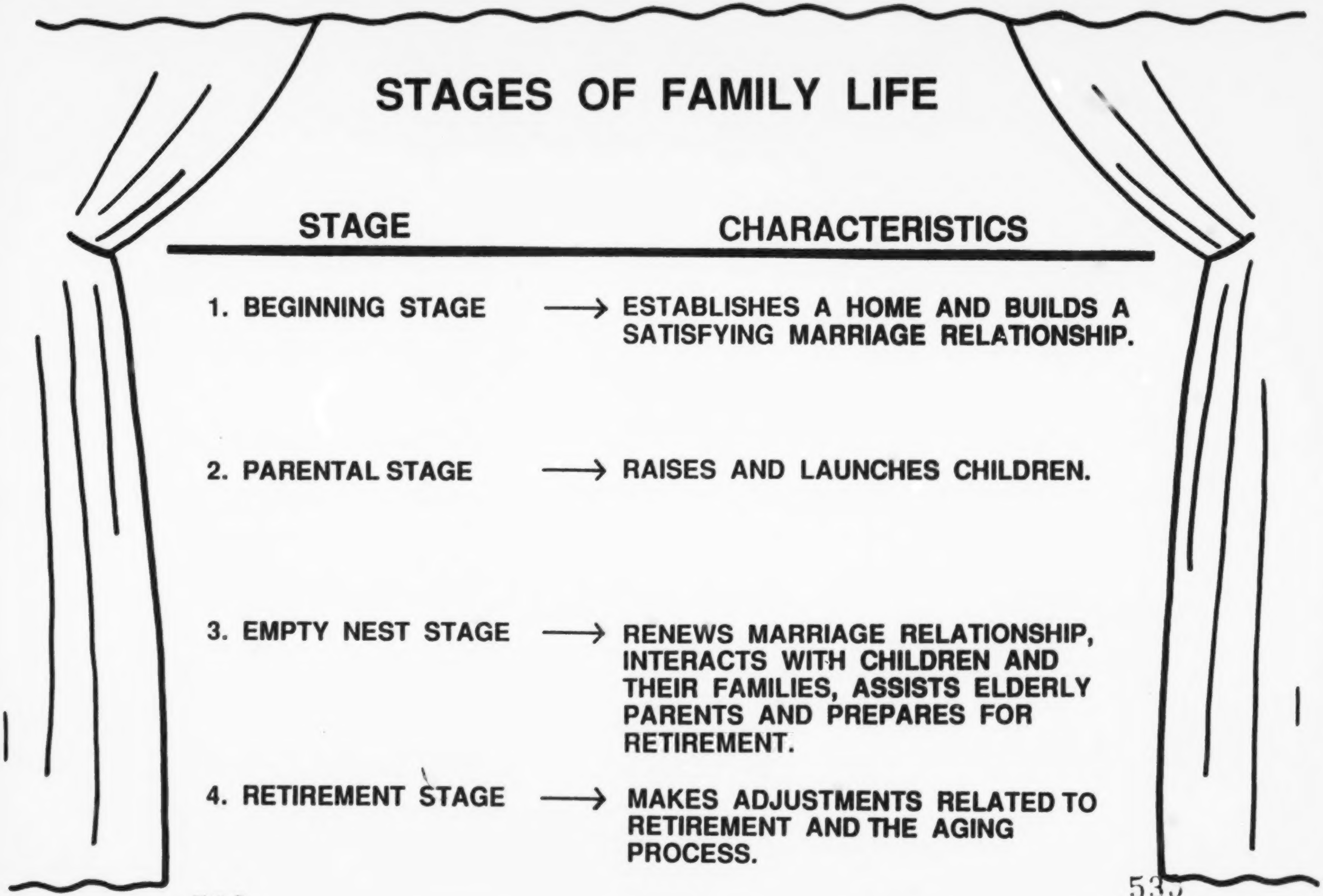
Prices

- Increase in Income
- Increase in Production Costs
- Increase in Demand for Related Products (Ex. Greater computer sales results in greater demand for computer software)

Prices

↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓

- Increase in Competition
- Availability of Substitutes
- Decrease in Production Costs

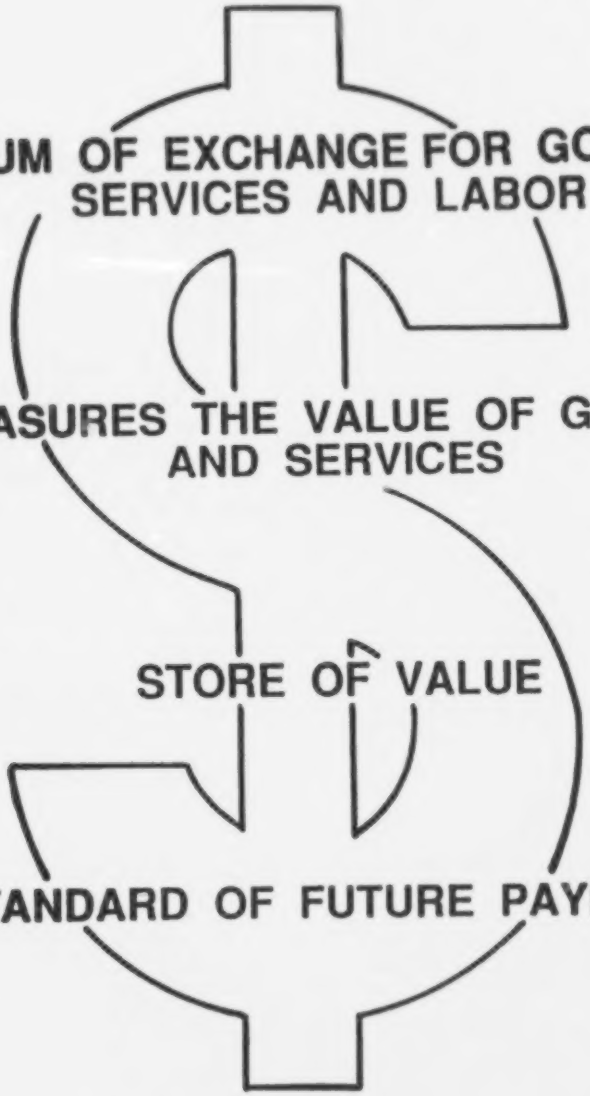


STAGES OF FAMILY LIFE

STAGE		CHARACTERISTICS
1. BEGINNING STAGE	⟶	ESTABLISHES A HOME AND BUILDS A SATISFYING MARRIAGE RELATIONSHIP.
2. PARENTAL STAGE	⟶	RAISES AND LAUNCHES CHILDREN.
3. EMPTY NEST STAGE	⟶	RENEWS MARRIAGE RELATIONSHIP, INTERACTS WITH CHILDREN AND THEIR FAMILIES, ASSISTS ELDERLY PARENTS AND PREPARES FOR RETIREMENT.
4. RETIREMENT STAGE	⟶	MAKES ADJUSTMENTS RELATED TO RETIREMENT AND THE AGING PROCESS.

Transparen 6

FUNCTIONS OF MONEY



MEDIUM OF EXCHANGE FOR GOODS, SERVICES AND LABOR

MEASURES THE VALUE OF GOODS AND SERVICES

STORE OF VALUE

STANDARD OF FUTURE PAYMENTS

TYPES OF CREDIT

Open - End	**Closed - End (Installment Credit)**
❖ Department Store Charge Cards	❖ Car Loans
❖ Bank Credit Cards	❖ Home Mortgage Loans
❖ Travel and Entertainment Cards	❖ Major Appliance Loans
❖ Service Firms	
❖ Passbook Loan	
❖ Single Payment Loan	

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EQUAL CREDIT OPPORTUNITY ACT

PURPOSE: Assures that credit applications will be considered on the basis of one's "creditworthiness" or ability to repay.

The Act prohibits creditors from denying credit because of one's:

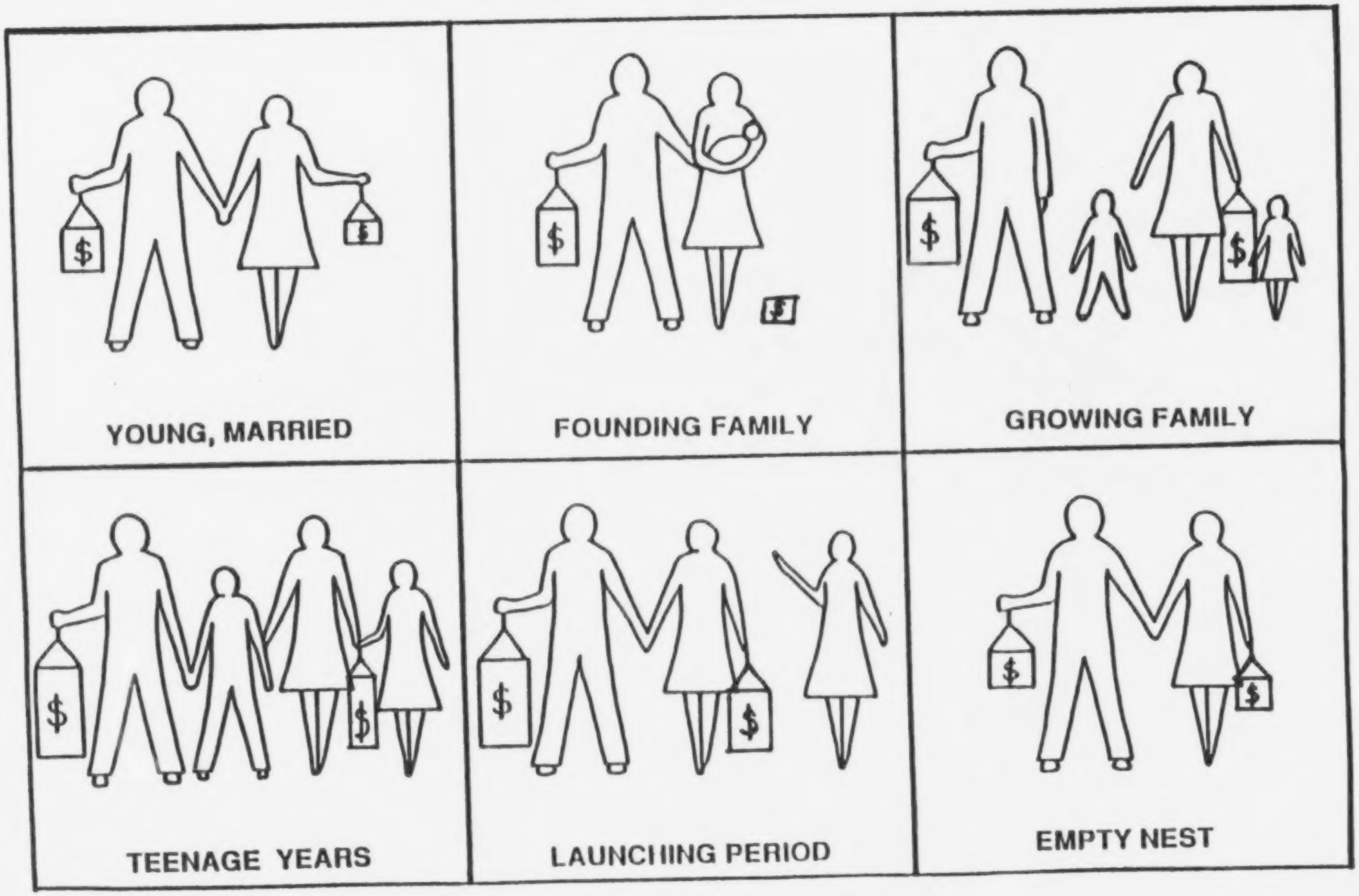
- race
- religion
- national origin
- sex
- marital status
- age

REASONS FOR DENYING CREDIT

- Incomplete Application
- Insufficient References
- Unemployed
- Irregular Employment
- Insufficient Income
- Excessive Obligations
- Unable to Verify Income
- Too Short a Period of Residence
- Temporary Residence
- No Credit File
- Delinquent Credit Obligation
- Garnishment, Repossession/Foreclosure
- Bankruptcy
- Criminal Record

Transparen 30

FAMILY LIFE CYCLE

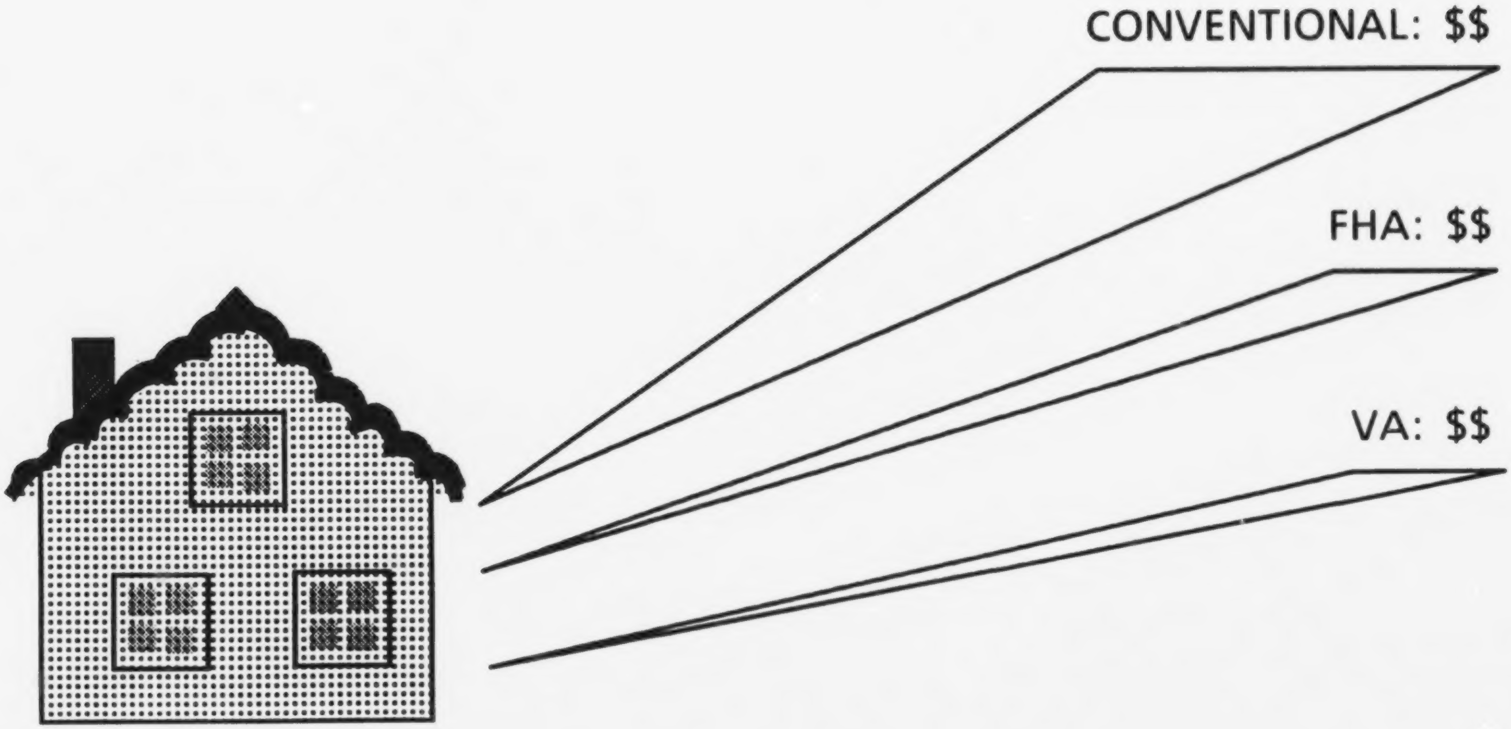

YOUNG, MARRIED
FOUNDING FAMILY
GROWING FAMILY
TEENAGE YEARS
LAUNCHING PERIOD
EMPTY NEST

Transparen[illegible]1

STEPS INVOLVED IN PURCHASING A HOME

- Contacting a Competent Real Estate Agent
- Inspecting Homes
- Getting an Expert Opinion
- Making an Offer to Buy
- Acquiring the Service of an Attorney
- Closing the Deal

TYPES OF MORTGAGE LOANS

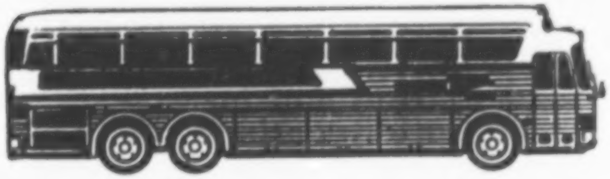


CONVENTIONAL: $$

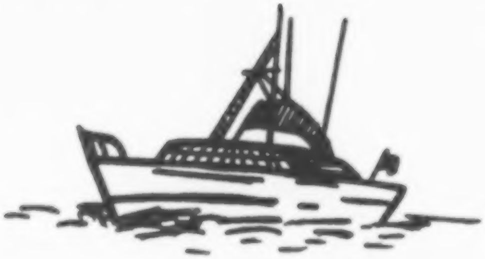
FHA: $$

VA: $$

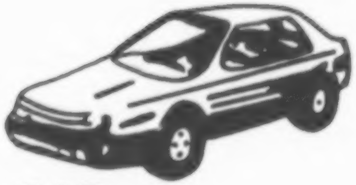
FORMS OF TRANSPORTATION



BUS

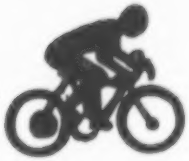


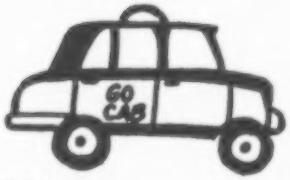
BOAT



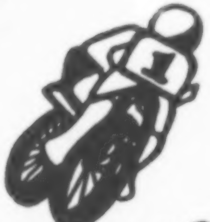
CAR

BIKE

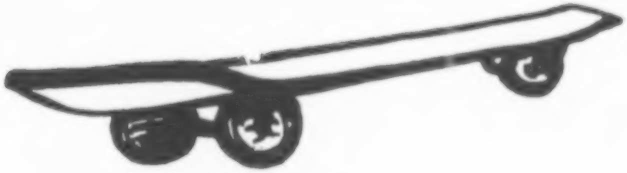




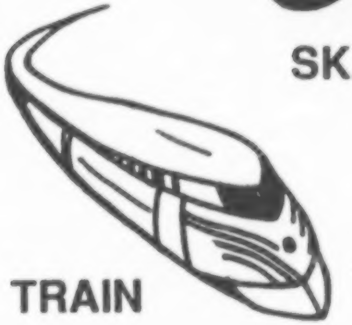
TAXI



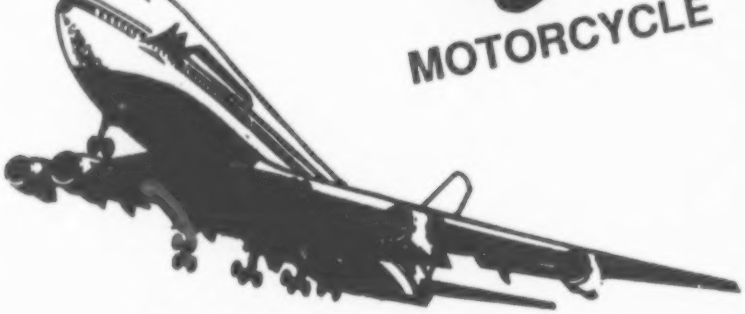
MOTORCYCLE



SKATE BOARD



TRAIN



PLANE

Transparency 34

ROAD TEST
(Things to Check)

YES	NO	
		✍ The car does not pull to one side
		✍ Gears shift quietly without hesitation
		✍ Oil pressure indicator registers "normal"
		✍ High, solid braking
		✍ Good acceleration
		✍ Smooth, comfortable ride
		✍ Operable safety belts/air bags
		✍ Controls are easy to reach and operate
		✍ Engine emits a quiet, smooth, even sound
		✍ Sufficient head and leg room
		✍ Satisfactory regulation of interior temperature
		✍ No rattles, knocks, squeaks, strong vibrations, or grinding noises
		✍ No cloud of smoke upon acceleration
		✍ Wheels do not wobble

AUTO AD ABBREVIATIONS

Hdtp	Hardtop
Hp	Horsepower
OTGR	Overall Top Gear Ratio
S	Standard
PW	Power Windows
PS	Power Steering
R&H	Radio and Heater
PB	Power Brakes
AT	Automatic Transmission
AC	Air-Conditioning
T/G	Tinted Glass
Low Mi	Mileage Low for Age of Car
Cass	Cassette Player
CC	Cruise Control
MPG	Miles Per Gallon

Transparency 6

ELEMENTS OF AUTOMOBILE INSURANCE

- ➲ BODILY INJURY
- ➲ PROPERTY DAMAGE
- ➲ COLLISION
- ➲ COMPREHENSIVE
- ➲ MEDICAL
- ➲ UNINSURED MOTORIST
- ➲ UNDERINSURED MOTORIST

AUTOMOBILE MAINTENANCE

PREVENTIVE	CORRECTIVE
❖ Check Oil Level	❖ Tune Ups
❖ Change Fuel Filter	❖ Brake Maintenance
❖ Lubricate Chassis	❖ Wheel Alignment
❖ Check Brake Fluid	❖ Power Steering
❖ Check Transmission Fluid	

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PLANNING TO BUY LIFE INSURANCE?

Check These Factors

✔ Number and Ages of Dependents

✔ Standard of Living To Be Maintained by Dependents

✔ Additional Sources of Income Available for Dependents

✔ Condition of the Nation's Economy

✔ Present and Projected Financial Obligations

✔ Ability to Pay Premiums

THE WISE INSURANCE BUYER . . .

READS THE POLICY CAREFULLY

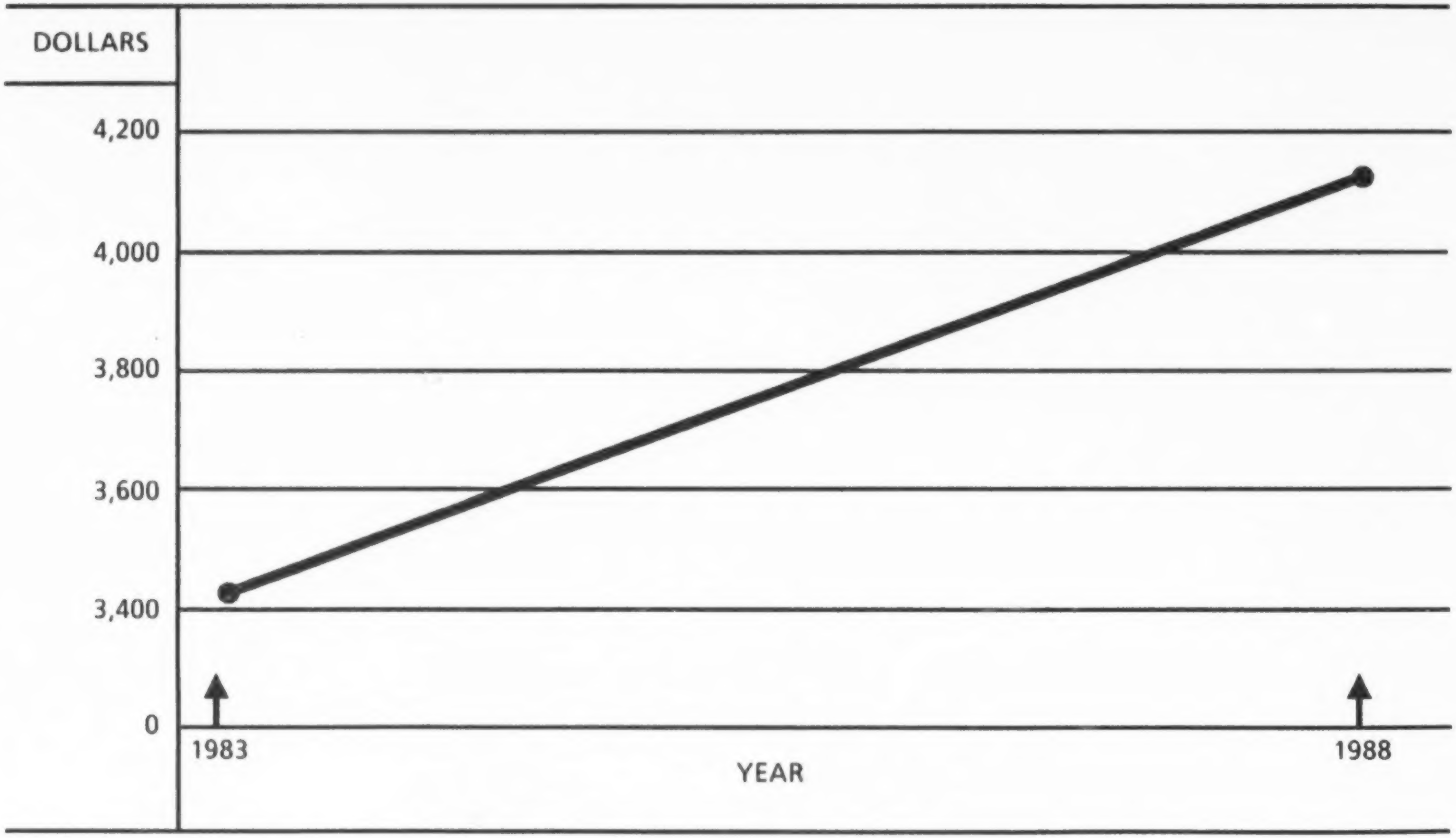
CHECKS THE COMPANY'S LOSS EXPERIENCE

LOOKS FOR CLAUSES DEALING WITH:

- BENEFICIARY CHANGES
- NONPAYMENT OF PREMIUMS
- COVERAGE LIMITATIONS
- DIVIDENDS
- CASH PAYMENTS

CONSIDERS PERSONAL AGE, HEALTH AND OCCUPATION

AVERAGE FUNERAL COSTS



Source: Federated Funeral Directors of America.

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